The Transition to Retirement: a narrative inquiry.

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Abstract.

The aim of the study was "*To explore how people experience the transition to retirement*" and the research question was "*How do people experience the transition to retirement".* The literature review aimed to identify and critically explore relevant research, in relation to peoples' experiences of the transition to retirement and ten studies were included. The following five themes were generated and discussed: paradoxical issues, change, occupation, ways of transitioning to retirement and challenges in the transition to retirement. Links were made to occupational adaptation theory. Many of the studies were dated and the gap for further research exploring experiences of the transition to retirement was identified.

The methodology and methods were theoretically underpinned by an ontology of relativism, epistemologies of interpretivism, social constructionism and constructivism and a methodology of narrative inquiry. A convenience sample of seven recently retired individuals and financial advisors (providers of pre-retirement courses) was interviewed, using narrative interviewing, and the interviews were analysed using narrative analysis.

The findings showed that four overall themes emerged from fourteen shared plots. These were "planning retirement", "how and when I transitioned to retirement", "experiencing early retirement" and "what I do in early retirement". The findings demonstrated that there was agreement with previous studies regarding staying healthy, freedom, occupational balance and engaging occupations. New findings emerged in relation to positive experiences, loss, freedom, family relationships and caring in the transition to retirement.

The findings were related to, and interpreted using, occupational adaptation theory and the concepts of occupational identity and engaging occupations. This offered insight into potential occupational challenges, as well as ways of acknowledging, facing, changing or selecting occupations, in the transition to retirement.

In conclusion, occupational adaptation theory, along with an understanding of engaging occupations and occupational identity, was found to facilitate and underpin the occupational transition to retirement. This new knowledge can be applied to practice with individuals, groups or communities preparing for, or transitioning into, retirement, when anticipated changes in occupations could be identified and explored. The implications of this work are that by using the theory of occupational adaptation, occupational identity and engaging occupations, potential occupational challenges in the transition to retirement can be identified and resolved.

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1 Introduction.

This introduction will set the scene for the thesis and is not intended as a full evidence review, as the most relevant evidence has been selected to set out a background for the topic. A critical approach has been taken to the selection of the evidence in this chapter and relevant background material will be presented for the study, by introducing the motivation, topic and scope for the work. The aim is to introduce the topic and to provide information to demonstrate the significance of the research thesis. From the many points which could be included in this chapter, the main focus will be on the current political context for, and the health and wellbeing of, an ageing population, retirement, occupation (meaning, identity and balance), retirement and occupational therapy, and retirement as an occupational transition, as these are the most relevant to the topic and the research. They will be presented and explored in order to give background to the topic of transition to retirement.

1.1 Current Political Context for an Ageing Population.

I wished to situate this study in a Scottish context, and to introduce the political context for older people in Scotland, as that is my country of origin and work, and this study will focus on retired individuals in Scotland. I am also mindful of the broader international context and this is not ignored in the work. Over the past 18 years, the Scottish Government have been active in supporting heathy ageing and an Expert Group published its report, ‘Adding Life to Years’ (Scottish Government 2000), which highlighted that high birth rates of the 1950s and 60s (the baby boom era) were now emerging as high numbers of people living into their seventies and eighties. The projection for 2031 showed significant mass ageing in Scotland. Between 2000 and 2031 the numbers of people over 65 in Scotland are expected to increase from 787,000 to 1,200,000; those over 85 to increase from 84,000 to 150,000. This demographic data is included to highlight the increasing numbers of older people in Scotland and the high projected number of over 65-year-olds by 2031. As the topic of this research is retirement, it will focus on people who are within this demographic i.e., over 65.

In order to briefly explore the political context for older people in Scotland, a Scottish Government strategy and a study were sourced, which demonstrated the Scottish Government’s interest in, and commitment to, older people in Scotland. A strategy was released, *All our futures; for a Scotland with an Ageing Population* (Scottish Government 2007), which was the outcome of a qualitative research study involving the public (Scottish Government 2007a). The research focused on attitudes towards the ageing population in Scotland. It was discovered that old age, or retirement, was viewed by respondents as a time free from work or family commitments. Respondents also expected old age to be a time for leisure, holidays, hobbies and grandchildren. They suggested that the quality of this was reliant on three factors: health, money and social contact. They also viewed older people as having 'done their bit' and this time was for them to relax in (Scottish Government 2007). In an additional study, the Scottish *Longitudinal Scoping Study of Ageing* (Scottish Government 2008), it was reported that the changing demographic of an increase in the number of older people raised health concerns for this group. Thus, living longer, healthier lives was one of the fifteen performance outcomes from the Scottish Government's Strategic Plan, 'All Our Futures: for a Scotland with an Ageing Population' (Scottish Government 2007a). However, just because people are living longer, they may not be living in a healthier way. This changing demographic situation posed key challenges in relation to both health and social care in Scotland, particularly in relation to the growing costs of such care. The Scottish Government (2019) also presently promote healthy living through their website (https://www.gov.scot/Topics/People/OlderPeople/Improvehealth) where they show their commitment to supporting older people in leading healthy lives. Here they state that health problems are not an inevitable part of growing older. These facts are included here because in the strategy the Scottish Government highlighted a sample of Scottish inhabitants' attitudes towards ageing and retirement, and, in the second study they demonstrated their willingness to help older people lead healthy lives. These both offer relevant information to help establish the context for this study, as they deal with the older population, many of whom will be retired.

In addition to the Scottish context, it is relevant to mention the World Health Organisation's (WHO) plan on ageing, which is running from 2015 to 2030, as this sets a broader context than that of the Scottish Government, giving a view from a respected worldwide organisation. The WHO has replaced their previous 'Active Ageing Policy Framework' developed in 2002 (World Health Organisation 2002). The 'Global Strategy and Action Plan on Ageing and Health' (World Health Organisation 2017) now states that 'Healthy Ageing', like 'Active Ageing' in the past, emphasizes both the need for action across multiple sectors and the need to enable older people to remain a resource to their families, communities and economies. This is relevant to this work as it emphasizes 'Healthy Ageing', and links to the Scottish Government's 'Adding Life to Years' report (Scottish Government 2000) and their 'Living Longer Healthier Lives' performance outcome, from their strategic plan (Scottish Government 2007a). This highlights the similar plans and strategies from the local Scottish Government context and the wider WHO perspective.

1.2 Health and Wellbeing of an Ageing Population.

Health was referred to in retirement literature (Earl 2002; Llewellyn et al. 2004; Barnett et al. 2012; Zintinge et al. 2013) and it is relevant to discuss definitions of health here, in order to deepen understanding and to use this in the proposed research. Retirement occurs in a context of health and wellbeing in older people. However, health is not a universal concept and there are differences in how countries and cultures relate to and utilize the term (Luborsky and Le Blanc 2003). The WHO offered the most widely, even globally-accepted definition of health as “Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” (World Health Organisation 2019). This definition was conceived in 1948 and at the time it was seen as ambitious and more widely ranging than previous definitions of ‘health’, as it moved on from definitions which only mentioned the absence of disease. However, Huber et al. (2011) challenged this definition, as populations were increasing and illness patterns were changing. They proposed that a formulation (not a definition) of health was a more useful way of explaining this concept and suggested that the emphasis be changed towards the “ability to adapt and to self-manage, within a set of dynamic features and dimensions which can be measured, such as physical, social and emotional challenges” (p.3). Huber et al.’s (2011) suggestion seemed to link well to the topic of transition to retirement and health and wellbeing in older age, as it raised possible challenges individuals may face, such as the emotional, social and physical challenges which might be experienced in the transition to retirement. This will therefore be the preferred definition of ‘health’ for this work.

The two concepts of health and wellbeing were sometimes used synonymously and interchangeably; however, there were clear differences which I have considered in my research. Naidoo and Wills (2007) stated that wellbeing is the positive feeling that accompanies a lack of ill health and illness and is associated with the achievement of personal goals and a sense of being well and feeling good. However, Nalin and Franca (2015), writing from a psychology perspective, suggested that the psychological definition of wellbeing included two different components: the eudaemonic vision (psychological well-being), and the hedonic view (subjective wellbeing), which is associated with happiness/pleasure, satisfaction, and spirituality. Ryan and Huta (2009) also explored wellbeing and proposed that wellbeing is “complex and multifaceted” (p.202). Ryan and Deci (2001) built on this and emphasized that the eudaemonic vision is more holistic, considering the full functioning of a person, and the hedonic is about self-absorption and gratification; this offered a clear insight into wellbeing. However, wellbeing is not a straightforward concept and Dodge et al. (2012), in a multi-disciplinary review, explored previous definitions of wellbeing. Their definition further expressed the multi-faceted nature of wellbeing as “when individuals have the psychological, social and physical resources they need to meet a particular psychological, social and/or physical challenge” (Dodge et al. 2012, p.222). They suggested it is a dynamic concept and they viewed it as a see-saw: if individuals have more challenges than resources, the see-saw dips, along with their wellbeing, and vice versa. This definition emerged from a detailed review of definitions of wellbeing, and their work synthesized these. The definition is clear and relevant for this research as, in the transition to retirement, it may well be that individuals experience challenges and opportunities with their psychological, social and physical resources.

Although there exists additional research on health and wellbeing in retirement (Rosenkoetter and Garris 1998; Litwin and Shiovitz-Ezra 2006; Stephan et al 2008; Heaven et al 2016), little published empirical research was sourced on health and wellbeing in the transition to retirement.

1.3 Retirement: definition, stages and theories.

As this research aims to explore the transition to retirement it is helpful to explore the concept of retirement, in order to understand it in more depth and to ascertain a working definition. Luborsky and LeBlanc (2003) explored definitions of retirement in Western and non-Western nations (e.g. Thai, Chinese, Ladakh) and highlighted multiple competing views, including that retirement was rare, had no role in previous and non-Western societies, and was unique to industrial societies but also existed in many non-industrial societies. Their article discussed these contrasting views and they suggested that in the West, retirement is notionally available to all members of society. However, economic and health disparities in various sections of the population affect who can enter retirement. They conceptualized retirement as having three points. The first was that ‘retirement’ was a term used for the institutional provisions to cope with individuals’ biophysiological changes that come with ageing. The second was that retirement was seen as the giving up of activity or social role; the third was that retirement involved individuals taking on the role of being a retiree. This view of retirement offers a wide perspective as a foundation for further discussion of the definition of retirement.

One dictionary definition of ‘retirement’ as “the period in someone’s life after they have stopped working because of having reached a particular age” (Cambridge Dictionary 2019), offered a simplistic view of retirement. Eagers et al. (2016) agreed with this definition and suggested that traditionally, people moved into retirement when their full-time working life stopped and they ceased to be paid. However, there is perhaps more value in defining retirement as a process with multiple outcomes, rather than a simple binary dictionary definition. This will now be considered in more detail.

There was some agreement that retirement included three stages: retirement preparation, worker-to-retiree transition, and adjustment to retirement (Jonsson & Andersson 1999; Hewitt et al. 2010). This view assumed that individuals had the financial ability, economic context and social networks to allow for their retirement. Over time, the concept of retirement evolved, and a diversity of retirement options now exist, including complete cessation of paid work (Scherer 2002; Butterworth et al. 2006; Hewett et al. 2010) or allowance of some work capacity while still being considered as retired (Olesen and Berry 2011). It was also seen as possible to continue to work after retirement from a full-time career position, which is called 'bridge employment' (Kim and Feldman 2000; Ulrich and Brott 2005). For the purposes of this study the definition of retirement which suggests three stages – retirement preparation, worker-to-retiree transition and adjustment to retirement – will be used, along with the concept that these stages are a process toward a cessation of paid employment.

There are three main theories of retirement: the Model of Retirement Preparation (Adams and Rau 2011), the Process Theory of Planning (Freidman and Scholnick 1997), and Muratore and Earle's (2015) framework. Adams and Rau's (2011) theory reviewed the literature on retirement preparation, structuring it around key questions around planning for retirement: 'What will I do?' 'How will I afford it?' 'Where will I live?' 'Who will I share it with?' They offered a discussion of the status of pre-retirement planning, justifying a model of pre-retirement planning. Their Model of Retirement Preparation suggested that one replaced the work role and developed a satisfying retirement role that would meet human needs. Their process included notions such as forethought (expectations about post-retirement lifestyle), intentionality (goals), activity (taking steps to achieve it) and self-regulation (monitoring the process). It can be seen to link to the holistic eudaemonic based model, mentioned above. However, these suggestions were based on the results of an extensive literature review, rather that emerging from empirical research and there was little mention of health or wellbeing. As their work was dated and did not focus on the transition element of retirement, only the preparation for it, other models were sourced to consider for this work.

In 1997, Scholnick (cited in Noone et al. 2010) suggested the Process Theory of Planning, which provided the basis for a later, comprehensive measure of retirement planning by Noone et al (2010). According to Scholnick's theory, individuals develop an understanding of the problem, set goals, make a decision to start preparing, and finally undertake the behaviours needed to fulfil their goals. The key assumption underpinning the research of Noone et al.

(2010) was that retirement planning leads to positive outcomes in later life. The perspective underpinning this research was that of developmental psychology. Friedman and Scholnick (2014) further developed the initial work on planning, stating that this was a model of planning which was grounded in the development of planning and which offered a way of rating or predicting planning performance. As their work focused on a developmental psychology perspective and centered on planning, and there was no mention specifically of health or wellbeing, this was not seen as appropriate for this research.

The final theory was proposed by Muratore and Earle (2015) who combined the retirement phases of pre-retirement, transition, and adaptation (a conceptual framework), with a theory that specified a general mechanism for retirement adaptation (a theoretical framework). This theoretical framework was a resource-based, dynamic perspective, where resources were seen as an individual's capacity to fulfil his or her needs. This linked to the work of Dodge et al. (2012) who viewed wellbeing as a see-saw of challenges and resources. Muratore and Earle (2015) accepted the three phases of retirement as follows: pre-retirement, a stage prior to retirement when individuals work; transition, which involved changes in employment status; and adaption, when individuals are primarily engaged in retirement. They recognized that resources helped individuals to negotiate transition and they investigated how the individual's resources influenced each stage in retirement. Essential resources that improved retirement included economic situation, health, and social relationships They explored retirement outcomes including adjustment, wellbeing, and life satisfaction, as well as variables including planning, perception of wealth, resources, and mastery. They concluded that retirement was an inherently complex process due to the multitude of variables that influenced it. This three-phased theory of retirement was relevant to this study as it mentioned transition, health, wellbeing, resources and mastery, all of which are relevant concepts grounding this work, and it offered a pertinent conceptualization of the phases of retirement.

1.4 Occupation; meaning, identity and balance.

To undertake this research, it was necessary to consider the concept of occupation, as literature emerged on occupation and retirement. Hence this section will introduce the concepts of occupational meaning, identity and balance.

'Occupation' is a term used by occupational therapists and is defined by the Royal College of Occupational Therapists as the practical and purposeful activities that allow people to live independently and have a sense of identity, including self-care, work or leisure (https://www.rcot.co.uk/about-occupational-therapy/what-is-occupational-therapy). This can be seen as a rather narrow and individualistic view, taking no account of families, communities or populations, but it does highlight the importance of everyday tasks such as self-care, work or leisure in bringing purpose and meaning to life. Definitions of occupation, proposed by early occupational scientists, suggested that "occupation is all the things that people need, want or have to do" (Wilcock 2006, p.xiv). Yerxa (1992 and 2000) propounded that occupation was self-directed, self-organised, and self-initiated, and that individuals take control (Yerxa et al. 1990). This was challenged by Kantartzis and Moulin (2012) who suggested that this was a narrow Western view which needed to expand and develop to include other world views. Therefore, taking the search wider, I sourced the World Federation of Occupational Therapists' (2020) statement, which took a more global perspective. In their definition, they stated that occupations refer to the everyday activities that people do as individuals, in families and with communities, to occupy time and bring meaning and purpose to life. This widened the perspective to families and communities, from the individualistic view initially offered by Yerxa. However, they also included the statement that occupations consist of things people need to do, want to do, and are expected to do (https://www.wfot.org/about). Pentland et al. in their recent research, concluded that "occupation is fundamental to survival, to development across the life span" (2018, p.3) and they agreed with Wilcock's (2006) definition which stated that occupations is "all the things we need, want or have to do" (p.14), pointing out that Wilcock's early definition is still is being used by the WFOT (2020) and the RCOT (2020). However, Pentland et al. (2018) went onto caution that "the same occupation may support health and wellbeing, or not, depending on how each person engages with and performs it in their particular context" (Pentland et al. 2018, p.4). This raised the importance of individual choice, preferences, contexts and participation in occupation when considering occupations, which is of specific interest to me in this study on occupational issues in retirement, as choice and participation in occupation in retirement is likely to be a central theme in the work. For this work, occupation will be viewed as the everyday activities we do as individuals, families, groups, or communities, to occupy time and bring meaning and purpose to life, and including all the things we need, want or have to do. This definition seems appropriate to use for the topic of the transition to retirement, as it highlights everyday activities and their meaning and purpose, which are relevant concepts for the transition to retirement.

Occupational balance was seen as a balance between work, rest, play and sleep and this term was proposed and discussed in the early 1990s by Wilcock (1996). Jonsson et al. (2000a) showed links between the concept of occupational balance and the experience of retirement, and stated that, in order for retired individuals to achieve growth and wellbeing, there must be a balance between occupational engagement and occupational deprivation. This can be related to the concept of wellbeing, explored earlier, which suggested that wellbeing is the condition whereby individuals have the psychological, social and physical resources they need to meet a particular psychological, social and/or physical challenge. Wellbeing could also perhaps be conceptualised through the notion of occupational balance; that is, wellbeing could be achieved when a person is in occupational balance. However, retirement is a period of potential disruption of this balance.

Occupational meaning is another classic concept of occupational therapy. Nelson offered a foundational definition as “the person’s entire interpretive process when encountering an occupational form, including perceptual, symbolic and affective experience” (Nelson 1996, p. 776). Jonsson et al. (2000) explored occupational meaning in retirement and stated that the meaning of occupations clearly change in retirement and that occupational meaning comes from the individual’s inner experience. Jonsson et al., in two studies on retirement (1997 and 1999) found that it was fruitful to explore the meanings people had in relation to work when it was about to come to an end. The focus of most studies which had previously taken place was on either the importance of preparing for retirement (Boderrick and Glazer 1983; Ticher 1992; Kendall 1996) or on the experience of satisfaction in post-retirement life (Oakley et al. 1997; Rudman et al. 1997).

Kielhofner (2002, p. 119) brought the two words ‘occupation’ and ‘identity’ together, proposing that engaging in personally meaningful occupations allowed for development of an awareness of current and future self. He defined occupational identity as “a composite sense of who one is and wishes to become, as an occupational being generated from one’s history of occupational participation”. Cunningham (2017) suggested that it should be viewed from a collective perspective, especially as occupation is seldom purely the domain of the individual. This links back to the previous exploration of the concept of occupation as including families, groups and communities. These concepts of occupational meaning, occupational balance and occupational identity offer insight into the scope of occupation.

1.5 Retirement and Occupational Therapy.

The UK’s professional body for occupational therapy offered a clear definition of occupational therapy as being “a client-centred health profession concerned with promoting health and well-being through occupation (RCOT 2017). In a recent publication, from research commissioned by the Royal College of Occupational Therapists (RCOT) to further define and describe occupational therapy in the UK, Pentland et al. (2018) explained that occupation is at the core of occupational therapy, which is a complex, dynamic process, and that occupational therapists work to enhance the health and/or wellbeing of people, recognizing people as occupational beings. This is a definition which offers clarity and is the one which will be used in this work.

Occupational therapists work in the area of retirement planning, transition and adjustment, and McIntyre and Atwal (2005, p. 5) proposed that “occupational therapists are theoretically well suited to offer positive health promotion outcomes as much of what defines healthy ageing aligns with occupational therapy philosophy”. Occupational therapists have a unique understanding of the centrality of occupation to health and wellbeing, thus they are well-positioned to assist people in identifying, planning and engaging in meaningful occupations outside work in retirement (Hewitt et al. 2010). Christiansen and Townsend (2010) summarized the potential of occupational therapists working in this area, stating that they were well positioned due to their focus on enabling people to participate in everyday life, through the use of occupation.

Pepin and Deutscher (2011) highlighted a number of approaches occupational therapists previously used when working with retiring or retired people, enabling occupational performance, role change and assessment and intervention approaches. To add to the work occupational therapists have undertaken on this topic, Hewett et al. (2010) suggested that occupational therapists assist people to identify, plan and engage in meaningful occupations in retirement and they agreed with Wilcock (1998) that occupations were essential for health Law et al (1998), in their comprehensive empirical study found moderate to strong evidence of a relationship between occupation, health and wellbeing, where the removal of occupation had a detrimental effect. Clark et al. (1997) in their seminal, robust and acclaimed research, demonstrated how occupation improved health and wellbeing, through a randomized control trial of 361 multi-cultural, healthy, elderly Americans, aged sixty years or older, living independently in the community. They found that only participants receiving occupational therapy interventions showed statistically significant improvements in overall health, life satisfaction, mental health and physical and social functioning. This work was replicated, with similar findings, by various researchers, in a number of countries, including by Mountain and Craig (2010) in the UK. Pizzi and Smith (2010, p. 466) agreed with this assertion and stated that “healthy ageing is directly correlated with continued engagement in meaningful occupations”. This literature, despite being dated, therefore perhaps suggests the importance of participating in occupations in later life and the topic of occupational issues for and in retirement is an important one that could warrant further investigation, in relation to how people might prepare for, and participate in, occupations in retirement.

Retirement planning has historically focussed on financial planning (Ong 2009). Limited information was available on the wider aspects of planning for retirement, but there was academic literature on the effects of pre-retirement courses (Topa et al. 2009; Noone et al. 2013); however, the content and design of these courses remains elusive. There was additional literature on the value of understanding an occupational context to retirement (Eagers 2010) and occupation-based retirement planning (Hewett 2010). Occupational therapists have contributed to this field (Jonsson et al. 2000; Jonsson et al. 2000a; Pepin and Deutscher 2011; Jonsson 2011) and this occupational perspective offers insight into individuals who are planning to retire and their daily life and occupational choices, balances and challenges. This includes what activities they choose to do, or need to do, and how they face the barriers and challenges in participating in the activities.

A recommendation from Hewett et al. (2010) for occupation-based retirement planning was that occupational therapists could assume an 'enabling' role to assist people to identify, plan and implement potential retirement activities. Occupational therapists enabled clients to explore their interest in, and development of, meaningful personal projects, and occupational retirement planning can be seen as a development of this role. Participants in Hewett et al.'s (2010, p.9) study specified that there was "inadequate readily available information to support planning for an occupationally meaningful retirement", highlighting the need for occupationally-based information to help people with planning for their retirement. This life stage was discussed as a challenging occupational phase, but at the same time it was suggested that some older people appeared to be free to become more themselves (Hugman 1999). In stating this, Hugman (1999) appeared to be suggesting that before retiring people may spend time living for and through others, including perhaps family and those they might care for or be responsible for, or living for and through their commitment and responsibility to work. Once they retire, they might find time and space, once filled by work, to follow their selected occupations, way of living and spending their time. This suggested that despite some difficulties, older people at the stage of retiring and beyond perhaps spent more time on themselves. This could perhaps suggest that retirement can indeed be seen as a process, as mentioned earlier, but could also be seen as a dynamic concept. The person perhaps changes as their occupations change or modify, so the component parts of the dynamic system could be seen to be the person, the occupations and the change or modification. This notion of change, or transition, warrants closer discussion so the following section will present this.

1.6 Retirement as an Occupational Transition.

For this study, the main focus was the transition to retirement and the concept of transition was defined as the process of, or a period of, change from one state or condition to another (English Oxford Living Dictionaries 2019). As this was a dictionary definition, additional authors were sought, to widen the perspective and deepen understanding of the concept. Blair (2000, p.232) referred to Adams et al.'s (1976) definition of transition as a "discontinuity in a person's life space and an interruption in the pattern of everyday life". Liddle et al. (2004) stated that life transitions can be planned or can occur unexpectedly and that they can cause a major change to a person's life patterns and wellbeing. Transitions can be initiated by a loss or change in life roles, and they were seen to be shaped by individual perception of the change. Liddle et al. (2004) also stated that life transitions can be categorized as developmental, situational, and health- or illness-related, and that the development transitions might include normal or usual changes such as puberty, marriage, or retirement.

Occupational therapists have explored aspects of transition to retirement (Jonsson et al. 2000; Liddle et al. 2004; Pettican and Prior 2011; Davies and Jenkins 2013; Tang and Burr 2015) and Blair (2000) went on to state that a transition required changes to routine, habit and how people configure their occupations. In order to navigate transition, personal awareness, acknowledgement of the event and new ways of dealing with the outcome of the discontinuity were needed, and this can prove difficult (Blair 2000). An occupational transition was explained as "a major change in the occupational repertoire of a person in which one or several occupations change, disappear and/or are replaced with others" (Jonsson 2010, p.212). Retirement was seen as an occupational transition and therefore important in the field of occupational therapy (Jonsson and Anderson 1999), as well as being seen to cause change in daily life patterns (Blair, 2000). In addition, it was seen to lead to both positive and negative impacts on an individual's occupational functioning (Jonsson and Andersson 1999; Jonsson et al. 2000). Pettican and Prior (2011, p.12) suggested that the "retirement transition was a period of significant readjustment and there was a close relationship between participants' engagement in occupation and their perceived health and wellbeing". They also highlighted that during retirement transition there was significant renegotiation in relation to "occupational balance, time use, occupations, occupational identity and roles" (p.18).

1.7 My Stance.

Having introduced these relevant themes above, I now wish to share my position and where I stand. I am an experienced occupational therapist, trained counsellor and senior lecturer and much of my career has been in higher education, working with occupational therapy students, and other allied health professionals and nurses, at undergraduate and masters levels. I have a deep connection with the philosophy of occupational therapy and the value of occupation for health and wellbeing. I subscribe to occupational therapists' move away from working within a medical model, embracing a wider perspective including inclusion, justice, diversity, human rights and creativity.

My interest in the subject of retirement began some years ago when I was asked to contribute to pre-retirement courses run by a financial advisor for a large company, who asked if I could deliver a health-orientated input. I discussed the advantage of widening this to health and wellbeing and also explained the value of taking an occupational perspective for planning for retirement. He was not convinced about the occupational perspective, but I worked with him, doing two pre-retirement courses each year, for about five years, developing my input into these courses with an occupational focus. My interest in retirement was ignited and I was keen to try to evidence the benefits of taking an occupational perspective in retirement.

Retirement is a process and life stage and it fits well with my perspective above. Individuals who retire are not normally ill, disabled or impaired; moreover, retirement is a common occurrence. People who retire can be seen to be entering their 'Third Age' (Laslett 1991) and it can be a time of freedom and enjoyment. Yet some individuals experience injustice, exclusion, and human rights issues as retired individuals. In my past work in mental health as an occupational therapist and then as a counsellor, I worked with people who experienced occupational issues whilst experiencing transitions. These included transitioning from school to university, from ill health to being well, from student to employee, and from being in a relationship to being single. Transitions can raise difficulties and retirement is no exception. This dual concept of retirement as a normal life transition, and retirement as an occupational transition, which can raise potential occupational challenges, interested me. When I was initially invited to contribute to pre-retirement courses, some years ago, this seemed to be an opportunity to bring together much of my previous knowledge and skills in occupation, transition, working with older people, learning, teaching, and health and wellbeing. I was then, and remain now, interested in this field and I feel motivated and equipped to work with retired individuals on this topic of the transition to retirement.

1.8 Conclusion.

In this chapter I have introduced the topic of the current political context for, and the health and wellbeing of, an ageing population. I have also introduced the topics of retirement, occupation (meaning, identity and balance), retirement and occupational therapy and retirement as an occupational transition. I have also stated my stance in relation to being an expert occupational therapist, educator and counsellor and in relation to retirement transitions and the importance of occupation.

The Scottish ageing population is increasing, healthier lifestyles have been promoted by the Scottish Government, and the age of retirement and the pension contributions of working people have increased. Retirement is an important issue for individuals reaching the end of their working lives; however, despite the Scottish Government being active regarding the ageing population, there appears to be little consideration given to, or knowledge about, the transition to retirement.

Retirement was seen as a process of three stages: preparation, transition, and adjustment, with the individual being viewed as the main resource. In addition, as well as suggesting that retirement was inherently complex, it could perhaps also be seen as a dynamic concept with the component or constituent parts being the person, the occupation(s), and the transition or changes, including modification or adaptation.

Occupation was seen as the everyday activities that people do individually and in families and groups, involving meaning and purpose. Occupational identity and balance were recognized as being relevant and important concepts in retirement, and occupational therapy's contribution to retirement was presented in order to establish existing evidence. It was suggested that retirement was an occupational transition, as it was seen to cause changes in the occupational repertoire of an individual, and that it was a period of significant readjustment or adaptation.

What became apparent from this background, context and evidence was the initial lack of research on the topic of the transition to retirement; specifically, an exploration of peoples' experiences and narratives. Many of the studies were now dated (Blair 2000; Jonsson et al. 2000; Liddle et al. 2004; Pettican and Prior 2011; Davies and Jenkins 2013). The potential for further exploring retirement, and specifically the transition to retirement, appeared to be both a gap and an opportunity, in order to build on previous work and to develop deeper understanding and new knowledge.

Thus, the space emerged for the study, to investigate the topic of how people experience the transition to retirement; to this end, I will present a review of literature, methodology, methods, data generation, data analysis, findings, discussion, limitations and conclusions.

Research Question.

Thus, the research question arose: How do people experience the transition to retirement?

Thesis statement.

The following thesis statement emerged at this stage: Through sharing their narratives, individuals' experience of transitioning to retirement can be identified and the transition to retirement may require the adaptation of occupations, in response to occupational challenges in retirement.

2 Literature Review.

2.1 Introduction

A review of relevant literature was carried out with the purpose of identifying the intellectual traditions and current thoughts on the topic and to identify the gap in what was known about this topic. The aim of this review of literature was *to identify and critically explore relevant research and literature, in relation to peoples' experiences of the transition to retirement*. The steps undertaken for the literature review involved carrying out and accurately recording a detailed search strategy, collating the findings and then critically appraising the selected articles. The findings were analysed using thematic analysis, themes were generated, and discussion was carried out, as suggested by Aveyard (2019).

2.2 Literature Search Strategy.

2.2.1 Conceptual areas.

The focus for this search of literature was around the concept of retirement and the transition to retirement. This was expanded to include pre-retirement, planning for retirement and retirement and occupational therapy.

2.2.2 Data bases.

Four databases were accessed via the Queen Margaret University Learning Resource Centre, through EBSCOhost: CINAHL, PsycINFO, MEDLINE and Scopus. Each was selected for its suitability to the topics in question. CINAHL is the Cumulative Index to Nursing and Allied Health Literature, this included nursing and allied health articles from scientific literature worldwide. PsycINFO offered psychology-related disciplines including citations and summaries of scholarly journal articles, book chapters, and dissertations. MEDLINE included biomedical journals on medicine, nursing, dentistry, veterinary medicine, the health care system, and pre-clinical sciences. Finally, Scopus was used as it is a scientific abstract and indexing database for material in science, technology, medicine and the social sciences.

2.2.3 Key terms and search strings.

The key terms and limiters are fully presented in Appendix 1 showing the search in detail. Table 1 below summarizes the search terms.

Table 1. Summary of Search Terms

1.("Retire*" OR "Pre-Retire*") AND ("Transition")
2.("Retir*" OR "Pre-Retir*") AND ("Plan*") AND ("learn*") OR ("teach"*)
3.("Retir*" OR "Pre-Retir*") AND ("Plan*") AND ("course") OR (program*") OR ("class*")
4.("Retir*" OR "Pre-Retir*") AND (MH "Occupational Therapy")
5.("Retir*" OR "Pre-Retir*") AND ("Activ")

The five search streams were utilized, and each individual database's controlled phrase was used. Refinements were made in each database; these are shown in the search tables (Appendix 1). Additional articles were found and used, from the reference lists of the original works. The results are shown in Appendix 1. The search was carried out initially in June 2018, and again in March 2020.

2.2.4 Inclusion and exclusion criteria.

Inclusion and exclusion criteria aid in identifying what to search for in the review and they facilitate identification of literature which addresses the specific question/aim of the literature review. The criteria were guided by the wording of the review question/aim and this helped articulate the focus of the review (Aveyard 2019). Therefore, for this review of literature the following criteria were created:

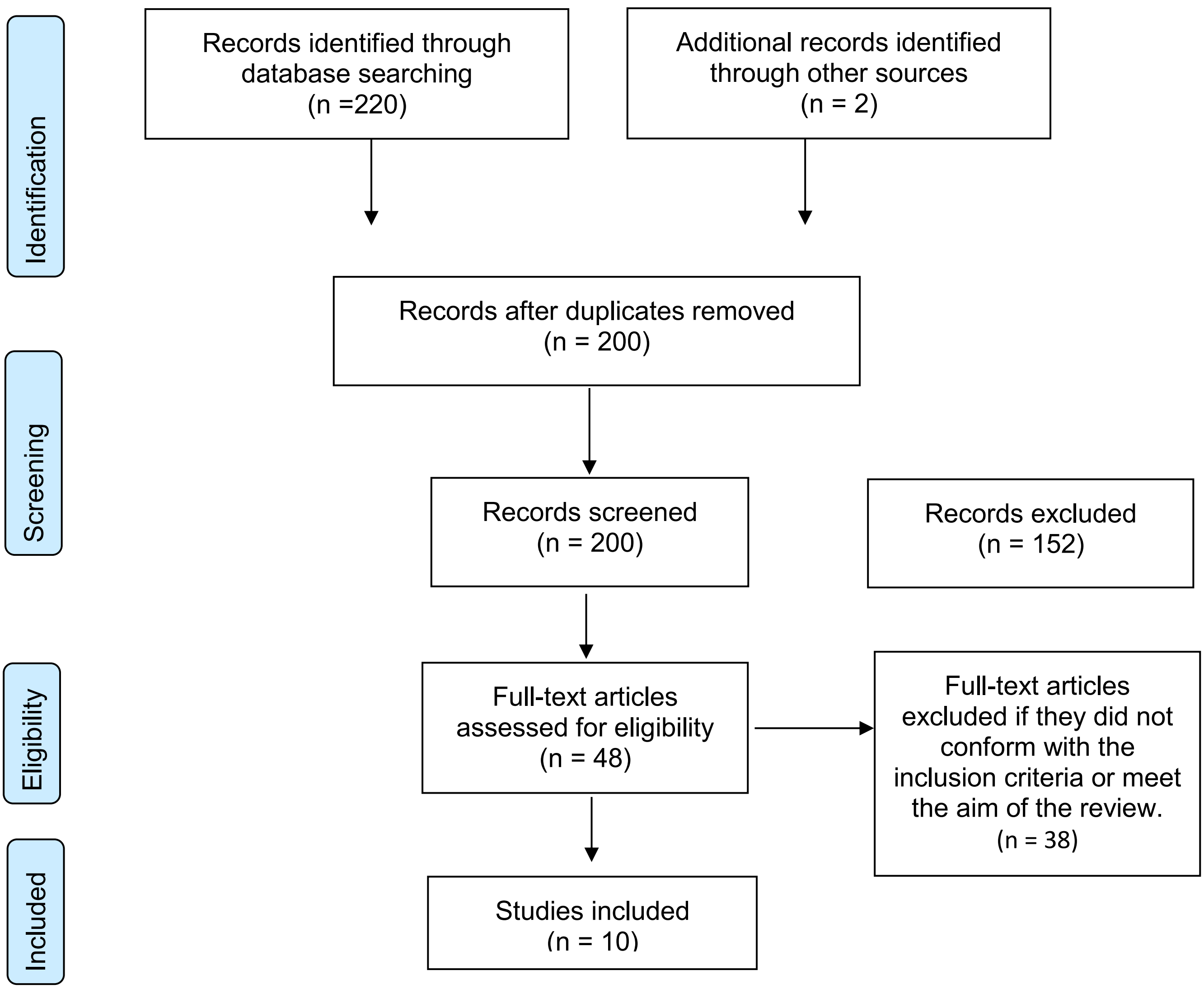
Inclusion criteria:
Studies/literature that explored the transition to retirement, i.e. studies which included retirement transition, or the pre- and post-retirement experience, in the title or abstract and main body of the work.
Studies/literature published during or after 1998 to widen the search from recent literature accepting there were few studies on the specific topic.
Written in English.

Exclusion criteria:
Studies/literature which explored aspects other than peoples' experiences of the transition to retirement.
Studies/literature published before 1998.
Not written in English.

2.2.5 Screening and Selection.

The full screening and selection process can be seen in Appendix 1. The following filters were applied to the databases used. CINAHL and PsycINFO filters/ limiters included that literature was post-1998, peer-reviewed, and written in the English language, that only journal articles were to be included, and that literature should include adults and be accessed via Boolean/phrase. The abstract and a full text PDF was to be available and Pre-CINAHL was excluded. MEDLINE filters included the use of Boolean/phrase, that literature was linked to full text, that the abstract was available, that English Language was used, and that it was published between 2000 and 2019; the filter included only journal articles and review articles. Scopus filters included that literature should have been published between 1997 and 2019, that the keyword was "retirement", and that articles had been published in English; specific journal titles to be included were "Ageing & Society", "Gerontologist", and "Research on Ageing"; in addition the journal area was identified as "Medicine, Sociology, Nursing, Psychology".

Figure 1. PRISMA Flow Diagram (Moher 2020).



2.3 Findings and Critical appraisal.

The findings were collated and presented in an article summary and critique table. (see Appendix 2, for an example). From reviewing published material around critical appraisal of literature, Green et al. (2006), Nightingale (2009), Critical Appraisal Skills Proramme (2019) and Lett et al. (2015) suggested structured methods of systematically reviewing research. The articles sourced were a variety of qualitative, mixed methods and systematic review, so I needed a flexible method of critiquing the literature. Green et al. (2001), who are health care academics, suggested a way of assessing literature and this fitted well with my work. On scrutiny of their work, the structure appeared flexible enough to critically review the variety of literature. I adapted their Narrative Overview Rating Scale (Green et al. 2001, pp.115-116) and, in order to initiate the summary and critique of the literature, reduced the number of subheadings under each main heading, but retained the main headings of abstract/introduction, methods, discussion, conclusions, references, impressions, and comments. I termed this 'Summary and Critique Table'. I also retained the three-point rating scale they suggested, in order to give a numeric evaluation of each section, to compliment the comments. The final scoring was derived by adding the ratings from each of the seven sections, with the total score being out of 21.

All ten articles were published in peer-reviewed journals and met the inclusion criteria. There were six qualitative studies, three mixed methods studies, and a systematic review. Some did not clearly articulate methodological approaches and described only the methods which were utilized. This was the case for the three mixed methods studies, two of which used previous data sets and undertook statistical analysis on the data as well as using interviews (Dumberley et al. 2014; Gettings 2019) and one used the outcome of a previous quantitative online study to recruit participants (Robinson et al. 2011). There was one systematic review of qualitative and quantitative evidence (Barnett et al. 2012). The six qualitative studies used a variety of methodologies and methods including grounded theory with blogs (Genoe et al. 2018) and interviews (Jonsson et al. 2000), phenomenology with interviews (Nuttman-Shwartz 2004; Pettican et al. 2011), narrative inquiry using interviews (Jonnson 2011) and a "semi structured interview approach "(Davies et al. 2013, p.325). This diversity of methodologies and methods perhaps indicated that the topic appeared to lead to, or encourage, individualized choices and ways of exploring the topic. It also meant that synthesizing the methodologies and methods into a neat, homogeneous, statement was not possible.

Strength of evidence and relevance to this work can be seen from the scores for each article during the critical appraisal process. Table 2 below shows the outcome scores of each article, with the scores ranging from 14 to 20.

Table 2. Scores for Each Article Using Summary Critique Table.

Article	Score (21)
BARNETT, I., GUELL, C and OGILVIE, D., 2012 The experience of physical activity and the transition to retirement; a systematic review and integrative synthesis of qualitative and quantitative evidence. Journal of Behavioural Nutrition and Physical Activity. vol. 9. p.97. http/www.ijbnpa/content/9/1/97	16
DAVIES, E and JENKINS, A., 2013. The work to retirement transition of academic staff: attitudes and experiences. Employee Relations. vol 35, no. 3, pp. 322-338.	19
DUBERLEY, J., CARMICHAEL, F., and SZMIGIN, I., 2014. Exploring Women's Retirement: Continuity, Context and Career Transition. Gender, Work and Organization. vol. 21, no. 1,	14
GENOE, R, LIECHTY, T., and MARSTON, R., 2018. Retirement transitions amongst baby boomers: findings from an online qualitative survey. Canadian Journal on Aging. Vol. 37, no.4, pp. 450-463.	20
JONSSON, H., 2011. The first Steps into the third age: the retirement process from a Swedish perspective. *Occupational Therapy International*. vol. 18, pp. 32–38.	18
JONSSON, H., BORELL, L., and SADLO, G., 2000. Retirement: an occupational transition with consequences for temporality, balance and meaning of occupations. *Journal of Occupational Science*. vol. 7, no.1, pp. 29-37.	18
GETTINGS, P., 2019. Meanings of talk about the transition to retirement: Connecting macro and micro discourses, Communication Monographs, vol. 86, no. 4, pp. 479-500	17
NUTTMAN-SHWARTZ., O., 2004. Like a High Wave: adjustment to retirement. The Gerontologist. Vol. 44, no. 2, pp. 229-236	16
PETTICAN, A. and PRIOR, S., 2011. It's a new way of life: an exploration of the occupational transition of retirement. *British Journal of Occupational Therapy*. January, vol. 74, no. 1, pp.12-19	17
ROBINSON, C., DEMETRE, J., and CORNEY, R., 2011. The variable experiences of becoming retired and seeking retirement guidance: a qualitative thematic analysis, *British Journal of Guidance & Counselling.* June, vol. 93, no. 3 pp. 239-258.	18

Adapted from Green et al (2001)

After summarizing and critiquing each article using this process; one article scored 14, two 16, two 17, three 18, one 19 and one 20. The higher scores reflected articles which were highly relevant to this work, offered a clear abstract and introduction and explained their methods (and some their methodology) clearly. In addition, the findings and conclusions were explicit and related to the theme of my literature review. Lower scores tended to show that the work was related to, but perhaps not so clearly aligned with, the aim of this review, which was to find literature specifically on experiences of the transition to retirement. However, all scored 14 or over, demonstrating that the selected literature was in general robust, in terms of articulating the process undertaken. This also suggested that the search strategy was successful in locating relevant articles.

2.4 Analysis.

Thematic analysis led to the generation of themes. The themes were generated from the results/discussions/findings sections of each study by identifying each theme highlighted by the authors of each study and recording them in a table (Table 3). They directly reflected the aim of the literature review. These themes were identified as: paradoxical issues; change (time, rhythm and continuation); occupation (activities, doing and participating); ways of transiting to retirement and challenges in the transition to retirement. Table 3 below was then constructed to show the merging of the results into the shared themes.

Table 3. How the Themes Emerged from the Literature (Key below for colour coding)

Authors		Theme 1	Theme 2	Theme 3	Theme 4	Theme 5
Barnett et al. 2012		Concepts of physical exercise	Reasons why exercise	Challenges to physical exercise		
Davies & Jenkins 2013		Clean Breaker	Opportunist	Continuing(scholar)	Reluctant	Avoider
Duberley et al. 2014		Retirement as Continuity	Retirement as Change	Choice & restraint		
Genoe et al. 2018		Apprehension & idealisation	Extended vacation	Struggle to adjust	Balance structure & flexibility.	
Jonsson 2011		Paradox of Freedom	Engaging occupations. Participation			
Jonsson et al. 2000		Slower rhythm	Changes in meaning of occupations	Paradox in being master of own time	Changing occupations	One imbalance to another
Gettings 2019		Changes with time and money	Difficult to talk about time (less discourse)	Saved money, what now?		
Nuttman-Shwartz 2004		Period of uncertainty and loss	Continuation of life	Not as bad as expected	.	
Petican & Prior 2011		Process; wind down and routine.	Purpose, doing and wellbeing; activities and wellbeing.	New stage; time, occupations, roles, freedom and self.		
Robinson et al. 2011.		Positive continuity & challenge	Liberation & gain.	Restriction, regret and decline.		

Table 4. Key to the colour coding above.

Paradoxical issues.	Change (time & continuation).	Occupation, activities, doing and participating.	Ways of transiting to retirement.	Challenges in the transition to retirement.

Table 5. Five Themes Identified from the Literature.

Paradoxical issues	Genoe et al (2018, Jonsson (2011), Jonsson et al (2000), Pettican et al (2011) and Robinson (2011).
Change; time, rhythm, continuation.	Davies et al (2013), Duberley (2014), Jonsson et al (2000), Gettings (2019), Nutman-Schwartz (2004) and Robinson et al (2011).
Occupation, activities, doing and participating.	Barnett 92012), Genoe et al (2018), Jonsson (2011), Jonsson et al (2000) and Pettican et al (2011).
Ways of transitioning to retirement	Davies and Jenkins (2013) and Genoe et al (2018),
Challenges in the transition to retirement	Davies et al (2013), Duberley et al (2018), Genoe et al (2018), Jonsson et al (2000), Gettings (2019), Nuttman-Shwartz (2004) and Robinson et al (2011).

2.5 Discussion.

2.5.1 Paradoxical issues.

This theme emerged from the work of Jonsson et al. (2000), Jonsson (2011), Pettican and Prior (2011), Robinson et al. (2011) and Genoe et al. (2018). Robinson's study employed mixed methods, whilst the others were qualitative. Genoe et al. (2018) explored the perceptions of 25 Canadian 'baby boomers' of their retirement transition through blogs, focus groups and interviews. The study was robust as it was underpinned by clearly defended methods. However, the participants were all women, therefore excluding men's perceptions and offering a female-only perspective. Despite this limitation, interesting and relevant findings were reported, including those under the theme of paradoxical issues. One of their findings was that participants reported that pre-retirement was characterized by both apprehension and idealization. This was explained by Genoe et al. (2018) as being part of the phases of transition to retirement, these being pre-transition, initial transition, and mid-transition. The apprehensions were related to worry about finances, loss of routine, and social contacts. The idealization related to ideas of adventure, relaxation, spontaneity, and pleasures like sleeping in and doing what one wants. The observation that apprehension and idealization are almost opposite concepts is notable, and this reporting of such opposite concepts is echoed in other studies.

Jonsson et al. (2000) and Jonsson (2011) used the word 'paradox' in their findings in both studies. Jonsson et al. (2000) explored retirement as an occupational transition and used grounded theory and interviews with 29 participants, aged 66, who had retired 6-12 months earlier, using a narrative methodology. They used data from an original study on the retirement process, which followed thirty-two participants for seven years. They analysed the data using comparative qualitative method. The study did have some limitations as it was contextually bounded (carried out in Sweden) and it used a small sample (29). Despite this, the methodology and methods were appropriate and robust. Participants were asked how everyday life was experienced in retirement. The findings related to this theme of paradoxical issues in retirement and raised the “paradox of being master of one’s own time” (Jonsson 2000, p.34) and the “paradox of freedom” (Jonsson et al. 2000, p.32). Participants spoke of the transition into retirement, meaning that work was no longer present in daily life, which was a welcome change. The participants also referred to the anticipation of the freedom which would come with retirement. However, this freedom was experienced in a paradoxical way. Some retirees wished for more demands and productive occupations, although they did not want to go back to how life was before retirement. Some discovered that with no work demands or expectations, there was a feeling of a burden of responsibility for planning and scheduling one’s own daily occupations. Again, the notion of opposites or a paradox arose, as these participants welcomed the opportunity to manage their own time, but they stated that they did not always have enough to do, in terms of engaging in sufficient meaningful occupations to regulate and structure daily life.

Participants in Pettican and Prior’s (2011) phenomenological study, which explored the work-to-retirement transition from an occupational perspective, also raised freedom as an issue. In this study it did not seem that participants felt that freedom was a paradoxical issue for them. They expressed the opinion that they had “more freedom and less stress” (p.17) once they were retired. They therefore did not appear to express negative issues around freedom. But in another section of this work, there was mention of scheduling and routine in what the authors termed the ‘Purpose, Doing and Wellbeing Theme’ in the transition to retirement. They suggested that “conscious maintenance” (p.16) was required in order to maintain a balance of occupations. So, despite there being no reference to negative issues around freedom specifically, this topic of the effort it takes to manage occupations in a balanced way suggested similar inferences as did Jonsson (2011) and Jonsson et al.’s (2000) “paradox of freedom” and being “a master of one’s own time”.

Robinson et al. (2011) carried out a quantitative online survey to select the sample for interviews, in order to explore the variability of retirement experiences in 30 participants across the UK who had been retired for between two and ten years. This was a well reported study, which justified method choices and raised four meta-themes. These themes were of interest because, once again, the juxtaposition of the themes and their contrasting nature can be seen. The themes were positive continuity and challenge, liberation and release, loss and gain, and finally restriction, regret and decline. The theme of loss and gain displayed this phenomenon of contrasting concepts, and the authors noted that this was accompanied by a “tension of positives and negatives” (p.249). Participants referred to being pushed and pulled in relation to their reason for retiring and of having feelings of marginalization and worthlessness. In contrast, the gains stated were freedom and fulfilling activities, which linked to the issue previously raised of opposite or contrasting themes experienced by participants.

It therefore appears that these five studies – Jonsson et al. (2000), Jonsson (2011), Pettican and Prior (2011), Robinson et al. (2011) and Genoe et al. (2018) – pointed to a common experience: that participants reported that their transition to retirement appeared to consist of experiences which presented themselves in a paradoxical manner, bringing pros and cons. Such experiences included freedom, managing time, the burden of planning and scheduling occupations, being apprehensive, and having ideals. This suggested that when talking about their experience of the transition to retirement, participants expressed that it is not straightforward, but rather a dynamic process, requiring consideration of the often paradoxical nature of the process.

2.5.2 Change: time and continuity.

This theme emerged from six studies of Jonsson et al. (2000), Nutman-Schwartz (2004), Robinson et al. (2011), Davies et al. (2013), Duberley (2014) and Gettings (2019). This latter study explored the changes associated with the transition to retirement of 21 couples in the USA. Gettings did not clearly articulate the design and methodology, which was a limitation of the article; however, snowball sampling and interviews were used. One of the main findings concerned time and changes in time associated with retirement. These changes included task (determining how to spend time), relations (spousal relationship, family relationships) and identity (loss of professional identity, being a successful partner grandparent). Participants stated they had more control of their time in retirement; however, their main issue was how to organise this time. Jonsson et al. (2000) interviewed 29 Swedish participants, in order to explore retirement as an occupational transition, and their findings also raised the issue of temporal (time) structure, with the discovery that the participants described gliding into a slower rhythm in the transition to retirement. This change was in relation to the structure of daily living; once retired, participants could plan and schedule their time. Gettings et al.’s (2019) work integrated the normative theory of social support and organisation discourse with their findings and looked into meaning, whereas Jonsson et al.’s (2000) study used grounded theory. Despite their different underpinning theory, methodology and methods, however, the similarity of their findings in relation to time (temporal issues) and the changes in how retirees plan, organise, spend and generally experience their time in the transition to retirement, is notable and adds strength to the confirmation of these findings.

Davies et al. (2013) carried out a qualitative study to examine the significance of the work to retirement transition for academic staff. This study therefore excluded other professions or workers, and was only applicable to academic staff, but otherwise it used sound methods which fitted with the methodology and linked to the aim of the study. Thirty-two interviews were carried out with participants from various English universities and, from the findings, five types of work-to-retirement trajectories emerged: clean breakers, opportunists, reluctant, continuing, and avoider. It is the “continuing” (p.330) type which aligned to this theme of change. Those who aligned to the continuing theme experienced retirement as a significant change in duties and designations but continued to be associated with the employer with selected elements of the job. The expected trajectory was that of a slow disengagement. This gradual detachment from work can be seen as being in contrast to the more common retirement pattern of leaving employment abruptly, and the passing of time in this slow manner is an alternative way of managing the transition into retirement.

Continuity was also raised by Nutman-Schwartz (2004), Robinson (2011) and Duberley et al. (2013); the latter used mixed methods to explore women’s views on their experiences of retirement. Statistical analysis of data from the British House Panel Survey, including means and sample percentages by gender and age group, was carried out, in order to report on the differences in wellbeing for men and women; in addition, twenty-eight interviews were conducted with women. The main limitation was that this study focused on women’s views and used a sample of 28, so generalization in relation to men and a wider population cannot be made. However, their findings relating to “retirement as continuity” (p.82) echoed Davies et al.’s (2013) findings, stating that more than half of their participants characterized their retirement in terms of continuity. This included continuing some work linked to their previous employment or indeed continuing the type of work (for example, domestic work, caring for families, and voluntary work). Nutman-Schwartz’s (2004) phenomenological study of 58 Israeli men and their pre- and post-retirement experiences also referred to continuity in their findings. This author described this as “continuity with previous life course” (p.233), which was explained as maintaining existing ways of coping and then applying them to retirement. Participants referred to retirement as a natural continuation of their previous life course. Despite the limitation of this study, which only included men, and therefore excluded women, the findings widened the concept of continuation from being related only to work or employment, to including coping and life strategies. Expanding on this theme of continuity, Robinson et al. (2011) labelled one of the meta-themes in their findings as “positive continuity and challenge” (p.246). They suggested that positive continuity into retirement was made up of having the choice to retire, reigniting of a preexisting interest, accepting new challenges and balancing time with partner and time for self.

This shared theme of change in relation to time, rhythm and continuity was therefore seen in these six studies. The participants shared their experiences of the transition to retirement and gave examples of the changes, including change in tasks, relations, and identity (Gettings 2019), temporal structure and a slower rhythm (Jonsson 2000) and types of work-to-transition trajectories, including the continuing type (Davies et al. 2013). These findings were echoed and further developed by by Nutman-Schwartz (2004), Robinson (2011) and Duberley et al. (2013), explaining how retirees use preexisting successful life strategies in retirement.

From the literature it appeared that the transition to retirement brings with it great changes and those specifically highlighted included changes in time; that is, how one spends time, how each day passes, what one does in that time, and how time passes. In addition, other changes were identified, including how one makes this change. It was also noted that continuity of certain strategies, life skills and employment or volunteer opportunities, may shape the transition to retirement. As two of the studies were gender-specific and had a narrow focus, this raised the issue of the need for further investigation of the topic of what peoples’ experiences are of the change issues in retirement.

The concepts of routine in occupation and changes in how one spends time, as well as how time passes, align with the occupational adaptation process (Johansson and Björklund 2018) and this finding from the literature perhaps suggests that the process of the transition to retirement requires the adaptation of routine; that is, how time is proportioned for occupation once retired.

2.5.3 Occupation (activities, doing and participating).

Following on from change (temporal/time and continuity) issues, the theme of occupation (activities, doing and participating) emerged from the literature and Jonsson et al. (2000), Jonsson (2011), Pettican and Prior (2011), Barnett et al. (2012) and Genoe et al. (2018) all mentioned this theme in their findings. Of these five studies, three were published in occupational therapy or occupational science journals (Jonsson et al. 2000; Jonsson 2011; Pettican and Prior 2011) which indicated an occupational focus. Jonsson et al.’s (2000) work explored retirement as an occupational transition, which is transition around or involving occupation or occupations. They discovered that there were changes in the meaning of occupations for participants in their study and that some occupations had meaning not only in themselves but also in relation to other occupations. Their findings also indicated that a new occupational structure occurred in the transition to retirement, where socialising, exercising, engaging in interests and domestic activities took place during the week, and the weekend focused on relaxing. Genoe et al. (2018) also raised the issue of balance and they found that, for recent retirees, balancing the structure of daily occupations with the need to ensure flexibility, with regard to not being over-structured, was particularly important. Jonsson's (2011) later work added to this and found that "the presence or absence of engaging occupations was critical for the experience of a good life as a retiree" (p.32). Engaging occupations were explained as being infused with positive meaning, involving intense participation and regularity, consisting of a coherent set of activities involving commitment or responsibility. Pettican and Prior (2011) in their phenomenological study of eight recently retired participants, discovered three superordinate themes: the process of retirement; purpose, doing and wellbeing in retirement; and retirement as a new life stage. The purpose, doing and wellbeing theme can be seen to resonate with this theme of occupation in retirement, and the concept of occupational engagement emerged as being central in the retirement transition. This links directly with Jonsson's (2011) findings, since he used the term "engaging occupations" (p.32).

Barnett et al.'s (2012) robust systematic review focused on physical activity, so was only related to the specific occupation of personal exercise; however, the review yielded interesting themes from the synthesis of the studies. They noted that adults engaged in physical activity for a variety of reasons including health benefits, lifelong established patterns of exercise, opportunities for socialising, for personal challenge, and to offer routine. Despite its narrow focus on personal exercise these findings again appeared to echo Jonsson's (2011) notion of engaging occupations.

It appeared that the theme of occupation (activities, doing and participating) in the transition to retirement was important, in that the studies that explored the topic did so in a robust and thorough manner and their findings added to the knowledge on the topic. The central theme in this section appeared to be that of Jonsson et al.'s (2011) concept of engaging occupations. Although other studies did not use this exact term, they seemed to echo and link to the concept. It would be interesting to further explore experiences of the transition to retirement, in relation to the concept of engaging occupations, to further uncover how retired people engage in occupations, specifically regarding the suggested concepts of intense participation and regularity (Jonsson et al. 2011).

2.5.4 Ways of transitioning to retirement.

In their studies, Davies and Jenkins (2013) and Genoe et al. (2018) identified ways of transitioning to retirement. Genoe at al. (2018) utilized blogs, focus groups and interviews, and their findings highlighted three phases of the retirement transition: pre-retirement (including apprehension and idealization); initial transition (which was seen to be like an extended vacation); and mid-transition (where balance was achieved between structure and flexibility). Through interviewing academics, Davies and Jenkins (2013) identified characteristics of the way participants managed the transition to retirement, these being: clean breakers, opportunists, continuing, reluctant, and avoiders. These two studies appeared to offer quite different outcomes. As Davies and Jenkins (2013) only recruited academics in their participant selection, their work was rather narrow. Conversely, Genoe et al. (2018) conducted a thorough study, involving multiple, relevant methods. Their sampling was more diverse, including 25 ‘baby boomers’ from a wide range of both income levels and previous occupations. However, with only two studies, this perhaps identifies a paucity of research on the experience of the ways the transition to retirement is experienced.

2.5.5 Challenges in the transition to retirement.

Seven of the ten articles in this review raised the issue of challenges experienced by retirees in the transition to retirement (Jonsson et al. 2000; Nutman-Schwartz 2004; Robinson et al. 2011; Davies et al. 2013; Duberley et al. 2018; Genoe et al. 2018; Gettings 2019). This included various authors who suggested that the imbalance of occupations in retirement was an issue (Jonsson et al. 2000; Genoe et al. 2018), whilst others highlighted that loss and uncertainty were major challenges (Nutman-Schwartz 2004; Davies and Jenkins 2013; Genoe et al. 2018). In Gettings’ (2019) study participants expressed that they “had saved the money so what now?” (p.496), implying that they were financially secure, but not sure how to plan and structure their time. Robinson et al. (2011) highlighted a meta-theme of “restriction, regret and decline” (p.250) and participants in this category expressed declining wellbeing and regret at having retired. This appeared to include participants who had retired without choice and some who wished to ‘unretire’, as well as articulating a sense of loss and loneliness, marginalization and a feeling that retirement is an end, not a beginning.

This raises the issue of whether negative experiences outweigh positive experiences in the transition to retirement, linking back to the initial theme of the paradoxical nature of the transition to retirement.

2.6 Occupational Adaptation Theory.

Themes which emerged from this review of literature regarding the transition to retirement included paradoxical issues, change (time and continuation), occupation (activities, doing and participating), ways of transitioning to retirement, and challenges in the transition to retirement. These themes resonated with the concept of occupational adaptation (Schultz and Schkade 2003) which offers a way of understanding how individuals adapt to the occupations they participate in. This section will interpret findings of the review by referring to occupational adaption theory.

According to Johansson and Björklund (2018), “the concept occupational adaptation refers to a process that begins with occupational challenge and proceeds to an occupational (adaptive) response that should include mastery” (p.423). In their recent scoping review, they suggested that occupational adaptation was important in the history, knowledge base, and identity of occupational therapy and that it has been discussed in occupational therapy literature over the past twenty-five years with various definitions and applications. Reed (2015) and Schultz and Schkade (2003) explained that the term ‘occupational adaptation’ focuses on how individuals adapt internal and external demands, in relation to engaging in occupations. They proposed that occupational adaptation emerges from the interaction between the environment and the person, in response to occupational challenges.

It was further suggested by Grajo and Boisselle (2018) that occupational adaptation is both a process and an outcome of occupational participation. The process of occupational adaptation was seen in both the Model of Human Occupation (MOHO) (Kielhofner 1980 and 2008) and the Occupational Adaptation Model (Schultz & Schkade 1992). Kielhofner (2008) explained it as an internal process involving identity, competence over time, and taking into account the context of one’s environment. The Occupational Adaptation Model (Schultz & Schkade 1992) suggested that occupational adaptation was a continuous process of adaptation in response to occupational challenges, which focused “on the concept of mastery and integrates the concepts of occupation and adaptation” (Johansson and Björklund 2018, p.208). The outcome of occupational adaptation was seen in Frank’s (1996) early definition of adaptation which stated that “adaptation is a process of selecting or organising activities (or occupations) to improve life opportunities and enhance quality of life” (p.50). ‘Adaptation’ was defined as the change agent for a person and an outcome of active engagement in occupation in pursuit of health (Grajo and Boisselle 2018).

The outcome of occupational adaptation was seen in terms of relative mastery, which was explained by Schultz and Schkade (1997) in their seminal work as the manner in which the person uses time and energy (efficiency), produces desired results (effectiveness) and achieves satisfaction whilst engaging in occupations. Mastery learning was popularized in the 1960s by Bloom (1968) and Keller (1968), with the core belief that everyone can achieve mastery if given the relevant time and instruction. This included setting goals, breaking the activity down, establishing criteria and practice. In their more recent work, Grajo and Boisselle (2018) stated that occupational adaptation is best articulated in the philosophical base of occupational therapy and their work concludes by stating that “occupational adaptation is a complex and abstract construct” (p.10).

Findings from the literature review can therefore now be explored and viewed through occupational adaptation theory, to establish links and deepen understanding of the themes. In keeping with Frank’s (1996) initial explanation of occupational adaptation being to improve life opportunities and enhance quality of life, it is appropriate to consider this in relation to findings from the literature review on the transition to retirement, in the following section.

The theme of paradoxical issues arose from the review, which included literature relating to apprehension/idealisation, freedom, managing time, planning and scheduling occupations. Occupational adaptation theory offers the next step of looking at the arising occupational challenges and the occupational responses (mastery) relating to this. The challenges which arose in relation to these paradoxical issues can be seen as occupational challenges. This can be relevant when considering how to manage one’s own time, how to plan and schedule occupations, how to deal with being apprehensive of trying new occupations and of perhaps being unrealistic about what and how to engage in occupations. The occupational adaptation process highlights identifying the response to the occupational challenge and the mastery of the occupation(s). By applying this theory, or way of thinking, to the challenges, this could offer a way forward for people who are transitioning to retirement and might include strategies of discussing, planning and experiencing or trying out various occupations.

The theme of time and continuation also emerged from the literature review. This consisted of retirees having more control over time, but feeling unsure of how to best use it in relation to occupations, of them moving into a slower rhythm of occupations, of decisions around whether to continue with work, and of ways of coping with the transition to retirement. The occupational challenge can perhaps be seen as how to achieve occupational balance, which is defined as a time balance between work, play, rest and sleep, considering life tasks and facilitating engagement in occupation, which meets physical, social, mental or rest needs (Jonsson et al.

2011). An occupational adaptation response to this could possibly consider techniques and ways of working out an occupationally balanced schedule, again offering a process for people who are transitioning to retirement.

Occupational adaptation theory also highlights the importance of the environment (Kielhofner 2008) and links can be seen with the theme from the literature review on occupation. This theme raised the concepts of 'engaging occupations' and 'the meaning of occupation'. Individuals experience and express meaning in their lives through their occupations (Jonsson et al. 2000) and occupational meaning involves the person's entire interpretive process (perceptual, symbolic and affective) when encountering an occupation. Identifying issues regarding the context or environment people transitioning to retirement find themselves in, could raise important points such as recognition of barriers or challenges to participation, including the influence of social and emotional contexts and the physical environment. This also links to Schultz and Schkade's (2003) suggestion that occupational adaptation occurs when the person, the environment and the occupation all interact when dealing with occupational challenges. Considering the meaning retirees attribute to specific occupations and identifying and discussing how and why occupations may be 'engaging occupations', as well as exploring the interaction of the environment, the person and the occupation, might potentially offer a relevant process to facilitate the occupational transition to retirement.

The concept of occupational adaptation appears to offer deeper insight into some of the findings from the review of literature which aimed to identify and critically explore relevant research and literature, in relation to peoples' experiences of the transition to retirement.

2.7 Limitations of the review.

A limitation of this review is that other themes may have been present in the literature, but five emerging themes appeared to be the main ones. There did not appear to be any quantitative studies available on this topic; however, this may well have been because the aim of this review was to explore participants' experiences, which does not lend itself to quantitative research methodology. Qualitative research is about discovering how people understand and experience their world (Merriam and Grenjer 2019), which aligns with the aim of this literature review, which was to identify and critically explore relevant research and literature, in relation to peoples' experiences of the transition to retirement.

2.8 Conclusion.

The aim of this review of literature was to identify and critically explore relevant research in relation to peoples' experiences of the transition to retirement. This aim was met as a detailed search strategy was followed, ten studies were identified, findings were collated and critically appraised, analysis of the findings followed and themes were generated and discussed. Five themes emerged in relation to the transition to retirement: paradoxical issues, change (time and continuation), occupation (activities, doing and participating), ways of transitioning to retirement, and challenges in the transition to retirement. Links were made to occupational adaptation theory to deepen understanding of the findings, which unearthed the relevance of considering the environment in the transition to retirement. In addition, this theory offered a process of how to adapt occupations, including identifying occupational challenges and exploring possible responses to these challenges. This appeared relevant for those transitioning to retirement.

As only ten articles were sourced and following this critical analysis of the literature which highlighted that the transition to retirement could be further explored, it seemed appropriate to undertake a wider exploration of people's experiences of the transition to retirement.

Thus, the aim of this study is:

"*To explore how people experience the transition to retirement*".

and the research question is:

"*How do people experience the transition to retirement?"*

3 Methodological Considerations.

In this section I will consider the methodological considerations, covering the selected ontology, epistemology and methods including sampling, recording, transcribing, trustworthiness and ethics. In the following sections I will present the data generation section, which includes narrative interviewing and the data generation procedure. I will then go on to offer the data analysis, data findings, discussion, limitations, conclusions and recommendations.

3.1 Relativist Ontology.

Ontology was explained as the nature of reality (Hudson and Ozanne 1988) and I wished to explore peoples' nature of reality in relation to retirement. A more recent explanation of ontology offered by Lohse (2017) added to this original definition, stating that ontology questions what is there in the social world and what is the nature of and relations between social entities. Ontology is understanding *what is,* so this involved questioning what my research was fundamentally about, requiring me to think about the very nature, character and essence of things in the social world. This appeared difficult, since the nature, character and essence of social things seemed fundamental and obvious; that is, I could say that the social world is about having people in it and that those people interact and react to each other. In developing this simplistic notion, I realised that social scientists view the social world in a variety of ways, and Manson (2018) highlighted ontological properties, which could be aligned with a variety of philosophies of social science such as positivism, interpretivism, feminism, critical theory, realism, postmodernism, and others. The issue, when I was considering a relevant ontology, was to think about how the ontology would influence what research I wished to carry out, and how I wanted to carry it out. My view would shape my ensuing study strategy and design, data generation and data analysis, and each would lead on to the other.

In order to identify this, I needed to consider the social world and some of the ways of conceptualising social entities and connecting them with the different philosophies. Referring to some of the ontological properties which Manson (2018) highlighted, I identified that my research was about people as subjects, not objects. I was interested in the emotions, thoughts, feelings, memories, understandings, attitudes, beliefs, and views of these people in relation to retirement. I also wanted to know about perspectives, experiences, accounts, stories and narratives regarding their world, specifically in relation to planning for retirement and the transition to retirement. Later in the research process, identifying these ontological properties directed me and influenced my decision making, in relation to relevant methodologies and methods.

In addition, I wanted to consider interactions, situations and social relations, as people live in social circumstances and their relations shape and inform their lives. My interest for this study lay in considering how people viewed and interpreted their world, in relation to retirement and how they saw themselves in society – and how society viewed them. Retirees may have left a world of work, which is likely to have been a social reality involving such social issues as interactions, sharing spaces, relationships, depending on others and dealing with conflict, as examples. They were probably living in some social reality: perhaps family, around neighbours, in a local neighbourhood, town, village or city. They were likely to have some digital social activity, such as email or social media. Although this may not be the case for all individuals (for example those working in isolated employment, away from others), these conditions apply for many. This helped identify the likely social world.

I also realised that multiple realities existed in relation to people's experiences, in that there was no one truth or objective reality in relation to the theme of retirement. Thus, in exploring the nature of reality, I was interested in their social and relational world, and I accepted that multiple realities existed. I therefore saw the ontological stance as being one of striving to uncover *what is*, for the participants, and to attempt to interpret the world from their viewpoint. This therefore led me to conclude that the social world in which I was researching was best explained by relativism.

Relativism is a philosophical doctrine which suggests that there is no absolute truth (Baghramian 2019). This was in line with my ideas of the people who might participate in the study and how, in relation to retirement, there is no absolute truth. Relativists believe all points of view have validity and there is no universalism or universal agreement; that is, for this study, I had no expectation of everyone agreeing and sharing the same experiences. Relativists accept that no view is held above another; that is, every belief on a certain topic is as good as another (O'Grady 2002) and that there is the way that things are, but there are many ways of describing that or thinking about it: multiple accounts of reality. This aligned to my stance as an occupational therapist, as I believe that occupation is an enabler and has therapeutic potential. However, this can only be the case if an occupational therapist has the view that there are multiple ways of looking at and experiencing realities. Each individual, group or community will view the value, benefits and limitations of specific occupations differently and this difference is a focus of interest for me.

In addition, relativists view reality as subjective and between people (Guba and Lincoln 1994). This social and relational element underpinned this research, as I did not wish to explore people in isolation. I was interested in people within their social contexts. I understood occupation as contributing to wellbeing, because occupation includes the notion of individual roles, identities and responsibilities through personally meaningful activity or occupation. These roles, identities and responsibilities occur within and around others and are relational: that is, these realities are subjective and between people. This extends to occupation, as it occurs within a context, and that context is often a social context. Relativists also suggest that reality emerges; being subjective and between people, reality develops, and this notion sits well with my stance as an occupational therapist, counsellor and researcher: allowing people space, time and respect to articulate and explain their ideas, positions and realities.

3.2 Interpretive Epistemology.

Epistemology is the theory of knowledge, and what it means to know. While ontology embodies understanding *what is*, epistemology is the pursuit of understanding *what it means to know*. It is the study of acquiring knowledge and the relationship between the researcher and the reality (Carson et al. 2001), or how this reality is captured or known. Epistemology provides a theoretical rationale for deciding what kinds of knowledge are legitimate and adequate and it helps to clarify issues of research design. It is the structure of research (Easterby-Smith et al. 2002), underpinning the evidence gathered and how it can be interpreted. Thus, if I wanted to explore what it means to know, in relation to the study I needed to find an epistemology, or epistemologies, which underpinned the research and which would help guide and underpin the selection of the research strategy and design, data generation and data analysis.

A contemporary definition of epistemology is that it is a branch of philosophy dealing with the nature of human knowledge, including its limits, justifications and sources (Rott and Leuders 2016). Some fifteen years earlier Schwandt (2001) had also stated that epistemology was the nature of justification; that is, it was used to defend methodological choices. Rott and Leuders' (2016) definition introduced the concept of limits in relation to the nature of the knowledge; therefore in this research, the limitations of the underpinning knowledge selected needed to be explored and critiqued. As epistemology is thus a way of understanding and explaining how and what is known, regarding this study, it was important to align to a relevant way of understanding. This took the form of the adoption of interpretivism, which underpinned the research questions and research strategy and design, on the topic of views on retirement including retirement planning, the transition to retirement and an occupational focus on pre-retirement planning.

Mason (2018) offered a current definition of an interpretivist approach, stating that it emphasizes the sense people make of their own lives and experiences and that it proposes that reality is multiple and relative. In this study, I aimed to embrace multiple realities and to seek out differing perspectives, experiences and stories. Crotty (1998) suggested that "interpretivism seems to have cut itself loose from the traditional moorings" (p.71), freeing itself to the acceptance that human and social sciences require different methods from the natural sciences. The metaphor of a boat being cut loose from its mooring suggested no anchor or hold for the boat, and that it was floating aimlessly. However, it now appears, some 20 years later, that these different methods, to which Crotty referred, are now well established, and the break away from the natural sciences is now headed on a clearer course, with further justification and evidence base. There is a real sense of excitement, enthusiasm, vibrancy and possibility about the place of qualitative research (Manson 2018).

Interpretivism is a view that reality is socially constructed and is given meaning, which was viewed as arising or emerging (Jupp 2006). This notion of arising or emerging meaning can be facilitated through expressing stories, views, experiences, and ideas; this sat well with my research questions, as the aim was to encourage participants to tell their stories in relation to retirement. In interpretivism, researchers have their own understandings, convictions and conceptual orientations and are members of a particular culture at a specific historical moment (Miles and Huberman 1994). Interpretivism is directed at understanding phenomena from an individual's perspective, investigating interaction among individuals as well as their historical and cultural contexts. I planned to ask participants about their experiences of retirement, which occur within specific contexts such as employment, family, friends, neighbours, buildings, and locations. Each person has a history and cultural background, which was likely to influence and affect his or her experiences of retirement. This history and cultural background would be foundational in the narratives shared by participants.

I expected to seek out and interpret people's meanings and interpretations, as suggested by Mason (2018). Miles and Huberman (1994) advised that the researcher can be affected by the participants' stories, often in unnoticed ways, so I also anticipated this. Despite the fact that this later literature was dated, it resonated with me as I entered into this research process with a willingness to attempt to state and raise awareness of my position in the research. In acknowledging this, I hoped to use this in the work, rather than trying to bracket it or remove it from the process. Using reflexivity and poetry I kept a record of my thoughts, feelings, position and stance, in relation to the research. As I hoped to work towards co-construction, I did not wish to just gather information. It was important to separate out, or at least acknowledge, my contributions, especially in the understanding and interpreting of participants' contributions. As the participants and I were generating data together we were involved in co-researching which "draws on the complimentary perspectives, interests, skills and knowledge base of academics and practitioners" (Hartley and Benington 2010, p.463).

In critiquing interpretivism, Scotland (2012) cautioned that participants' autonomy and privacy can be compromised, as the methods of interpretive research are more intimate and open-ended than scientific research; although Scotland raises issues of considerable import, they can be addressed through a detailed ethical process, which is what took place in this study. According to critics, legitimacy and trustworthiness can be problematic and research participants cannot be expected to arrive at the same interpretations as the researchers (Rolfe 2006). However, Rolfe's (2006) words appear simplistic as co-construction does not aim to arrive at the same interpretations, but works towards some understandings, perhaps of difference.

An additional limitation of interpretivism is that researchers can "impose their own subjective interpretations with participants having little control" (Danby and Farrell 2004, p.41). This therefore highlighted for me issues of data ownership, usage and control. Normally the researcher is the decision-maker regarding research direction, data interpretation and dissemination. Initially, I did not plan to involve the participants in data interpretation and dissemination, but during the narrative interviews I did hope to involve the participants by asking them to explain and share their understandings and meanings, thus contributing, in a small way, to the data interpretation. In addition, regarding research direction, I planned that initial interviews would feed in the direction of the following interviews, thus being iterative. Therefore, participants were involved in the direction of the research in a small way, by influencing the ensuing interviews and I viewed them as co-researchers.

In my interactions with the participants, I wished to elicit their views, but hopefully more than at face value; I was also interested in stories as tools for understanding, as suggested by Sayre (2001). The construction of meaning through stories resonated with me and I found myself drawn to explore narrative and its relevance for my study. After exploring interpretivism it was clear that pure interpretivism did not necessarily include a social element. However, Jupp (2006) did refer to social reality and Crotty (1988) mentioned interpretations of the social-life world (Crotty 1998) when discussing interpretivism. Therefore, there was some literature on interpretivism including consideration of the social reality and the social world; however, I wanted a stronger social core to my selected epistemology. I therefore needed to search for an interpretive epistemology, which also considered social entities, as my ontological stance highlighted this.

3.3 Interpretive epistemology: social constructionism and constructivism.

When considering issues such as retirement, employment and views of how one could spend retirement, these could be all be viewed as being socially constructed, where a development of jointly constructed understandings of these concepts forms the basis for shared assumptions about them. Bhattacharya (2016) discussed social constructionism, stating that reality is socially constructed. She went on to say that social constructionism "rejects the notion of absolute knowledge and believes in the multiplicity of meanings" (p.710). Social constructionists value peoples' experiences and their stories and they produce knowledge through a collective process.

In this study, I considered social constructionism as an interpretive epistemology, as the participants' relationships were likely to be included and to influence their stories. Although individual participants' meanings would be constructed as in interpretivist understanding, this would evolve and develop, and issues would emerge. Social constructionism would add a social consideration, as social constructionists believe there is no meaning without social interaction. The participants would bring both their personal, individual understanding and meaning and then attention would also be paid to meaning in relation to people and through relationships. A specific relationship which needed attention was the interaction and the relationship between the researcher and participant (Bhattacharya 2016), which is seen as vital. I planned to address this through reflexive comment (see section 6.3.1 and 6.3.2 on reflexivity). This relationship was founded on a co-researcher basis.

Despite constructionism adding vital, fundamental, philosophical underpinnings for the study, I discovered that constructivism also offered relevant and important underpinnings. I explored whether I might consider both as epistemologies in the study. Both approaches shared the basic assumption that reality is reached through a process of construction. Constructionist and constructivist approaches were recently differentiated by Vall Castelló (2016) who suggested that constructivists focused on meaning-making as an intra-individual process that is within the same person, whereas social constructionists saw meaning as a process between people and through relationships. These approaches therefore differed in terms of the emphasis they placed on the individual, versus the social world. Vall Castelló (2016) went on to promote the idea of bridging constructionist and constructivist approaches, through a narrative focus. She propounded that the meaning of what emerges or happens is the result of an active, passionate, and subjective process of inquiry. This statement raised the issue of bridging approaches and that this can be important for broadening a worldview for a researcher. In relation to my study, both views gave important foundational assumptions about the same phenomena.

Moses and Knutsen (2007) pointed out that constructivism recognises that people are intelligent, reflective and wilful, and that these characteristics matter in understanding the world. This was important for this study, as engaging with retired individuals to tell their stories meant there needed to be a respectful and welcoming context. This would be evident and feed into the research methods stages. To offer a context in which participants can be wilful was also seen to be important, as the participants needed to be able to voice their opinions, without fear of judgement. I wanted to ensure that they were able to pass comment on their opinions, views, thoughts, ideas and attitudes, without feeling any pressure to answer in a certain manner. Gray (2014) suggested that meaning is constructed not discovered, opening the possibility for multiple worlds and perceptions of the world. Gray (2014) went on to explain that interpretations of the world are culturally derived and historically situated, and that interpretivism is closely linked to the epistemology of constructivism. This builds on the justification for including constructivism as part of my epistemology.

As Gray (2014) proposed that meaning was constructed, this clearly linked to my study, as I had an interest in co-constructing participants' stories and accounts of retirement. This meant that I needed to be open to multiple perceptions and differing views, attitudes and beliefs about participants' accounts of retirement. In addition, Moses and Knutsen (2007) proposed that rather than trying to uncover a true account, constructivists seek to capture and understand the meaning of social action for the person engaged in it. Constructivists were honest and open about the way in which contexts framed understanding. They did not try to document the truth but established other relevant factors, which explained one view of the world. In this study, participants were to be invited to share their own experiences: there was no intention to uncover a 'true' account. There was no expectation of a single truth or one account; rather participants would share their particular view of the world through the topic of retirement.

Suggesting both a constructivist and a constructionist approach could raise criticism from the purists of each discipline. However, taking knowledge from both offered me a helpful way to enable a move from one toward the other, as the data and meaning would emerge from each individual narrative and would be linked and compared with other participants' contributions.

Vall Castelló (2016) eloquently justified bridging two approaches in one's epistemology, which helped to support my decision.

In summary, regarding my epistemological stance for this study, I was interested in the views and meaning-making of individual participants, in relation to retirement, including retirement planning, the transition to retirement and an occupational focus to pre-retirement planning. I believed that an interpretive epistemology with both constructionist and constructivist underpinnings offered sound theoretical underpinning for the study. A constructivist approach offered acceptance of multiple perceptions, individual attitudes, and the expectation that meaning would emerge due to respecting the participants as active, passionate, subjective and engaged individuals. I hoped to construct, not discover, meaning in relation to participants' views on retirement, including retirement planning, the transition to retirement and an occupational focus on pre-retirement planning. I aligned with a constructivist approach, which focused on meaning-making as an intra-individual process. I planned to work with narratives from three different perspectives on views of retirement (retirement planning, the transition to retirement, and an occupational focus on pre-retirement planning). I saw the world with the possibility for multiple perceptions, viewing people as intelligent, reflective and wilful and being part of a construction of meaning. In addition to this, I believed a constructionist approach was also a useful underpinning as the study progressed. Individual participants' stories were to be compared and contrasted, meaning would emerge from participants' common social experiences with friends, family, and ex-work colleagues, linking to a social constructionist approach, which viewed meaning as a process that occurs between people and through relationships, and holds that reality is socially constructed.

3.4 Narrative Inquiry.

For this study I selected the structure suggested by Mason (2018), and methodology can be seen to fit in this section of research strategy and design, where I am considering narrative inquiry as a methodological consideration, or methodology. Harreveld et al. (2016) described methodology as how to go about investigating what can be known, suggesting that it is important to articulate a theoretical basis for selected methodologies. Methodology gives access to multiple and moving dimensions of meaning and it needs to be relevant to the issue under investigation. Methodology is the logic of how to go about answering the research questions and why you are going about it in a particular way. This study explored occupational issues in retirement; selecting a relevant methodology, which fits with the stated ontology and epistemology, needs to be explored.

Narrative work has been used within occupational therapy and occupational science including life histories, life stories, illness narratives and occupational narratives and it offers a deep understanding of meaning making in people's lives as they orchestrate everyday occupations (Josephsson and Alsaker 2014). It is seen by Bonsall (2012) as an avenue through which meaning can be created. Meaning-making is central to narrative inquiry and how meaning emerges and is discovered is important to explore. Josephsson and Alsaker (2014) wrote about working with narratives, stating it was important to draw upon how meaning is enacted and constructed in everyday life when considering the methodology of a narrative study. I needed to decide what tradition of meaning-making I would draw on for this this study and also to ground the methodological choice in a theory of meaning-making. Meaning-making occurs through the process of making plots, and links between meaning and action. These connections and meanings from available materials, events and circumstances are linked in causal relations. In establishing these causal relations, possible meanings and understandings occur (Josephsson et al. 2007; Alsaker et al. 2009).

Alsaker et al. (2009), who are academics in the field of occupational science and occupational therapy, proposed the concept of meaning in a narrative sense, by referring to the work of Ricoeur (1991). Ricoeur was a French philosopher who wrote on hermeneutics and phenomenology, and who stated that meaning is the way the individual establishes causality between experiences, actions and images of events, creating a coherent and understandable whole. Alsaker et al. (2009) related this to everyday activities and meaning, going on to suggest that meaning is situated within activities, and that activity establishes connections between action and meaning. As I was exploring retirement and the occupational issues related to retirement, the everyday activities around retirement were of interest to me. Ricoeur (1991) suggested the use of metaphor to express meaning and suggested a stream, in relation to meaning-making. An example used by Alsaker et al. (2009) was that either a stream could pick up or leave alone what a person chooses, as it flowed past. A stream has connotations of moving all the time and relating to people, places and objects in a geographical area. In relation to retired individuals or individuals planning retirement, I could see this metaphor being helpful, in understanding meaning-making. As people navigate their stream they pick up or leave various occupations and activities. These activities have different meanings for them, which are established through causality between what they experience or do on their journey downstream.

Alsaker et al.'s (2009) work on this theory of making meaning aided me in underpinning the methodology in meaning-making as proposed by these authors. Both the participants and I therefore would be involved in meaning-making and working together as co-researchers. The participants would be involved through making and sharing their themes and by making links and meanings. I could look for and explore connections, links and possible meanings through causal relations. I would look for meaning which would be embedded in the plots and constituted according to who is telling the stories, where and when they are being told.

Narrative inquiry embraces the universality of storytelling and is a way of understanding people's collective experiences as well as acknowledging their individual differences (Trahar 2013). It focuses on the meaning people ascribe to their experiences and also recognizes that the stories they tell are composed and received from, and in, contexts. It places importance on gathering stories respectfully and Emden (1998) stated that the methodology selected ought to be in harmony with the deep interest brought to the research. I was deeply interested in listening to and hearing participants' stories about their experiences of retirement and narrative inquiry allowed me to do this. My interest was also that narrative influences everyday life and that it is a way to organise past experience and action.

When considering narrative inquiry as relevant for this study I wanted to ensure that a relativistic ontology underpinned my selection. With relativist ontology, all points of view have validity and reality is subjective and between people. This was supported in narrative inquiry, as I planned that participant's stories, through narrative inquiry, would all have validity and that they would be heard equally, without judgement. The subjective nature of a relativist ontology also linked well to narrative inquiry as participants' stories about retirement and occupational issues in retirement would likely revolve around people and subjects. An interpretivist epistemology meant that interpretations would be culturally and historically situated. Sayre (2001) suggested that a narrative methodology is compatible with an interpretivist theoretical perspective, and suited for this study. In telling their stories around retirement, participants would be situated in history and past events, as well as their cultural contexts, influencing their stories. I also expected that whatever emerged would be multiple and relative, thus again aligning with an interpretivist perspective.

Connelly and Clandinin (1990) initially offered narrative inquiry as a methodology to describe the personal stories of teachers. They said it was a way of characterising the phenomena of human experience and that its study was appropriate to many social science fields. Marshall and Rossman (2016) believed that people constructed their realities through narrating their stories and narrative inquiry had realist, modernist, postmodern, and constructionist components (Connelly and Clandinin 2006). A social constructionist stance purports that reality is socially constructed (Bhattacharya 2016) and Connelly and Clandinin's (2006) components suggest a strand on constructionism. Affirming this, Wang and Geale (2015) also stated that narrative inquiry does appear to support the notion of constructionism, as it enables the illumination of real people, in real settings, through the telling of their stories. This highlights the notion of it being between people and through relationships.

Bell and Walters (2014) stated that narrative inquiry involved the collection and development of stories where data collection, interpretation and writing were considered as a meaning-making process. Narrative inquiry portrays personal accounts of human experience. These accounts were of interest to me in this study. The participants' stories would be the foundation of the work. Narrative inquirers study experience, and story is a portal through which experience of the world can be interpreted and made personally meaningful. Chou, Tu and Huang (cited in Wand 2015) shared their view that "story makes the implicit explicit, the hidden seen, the unformed formed, and the confusing clear" (p.60). The participants' stories were the portal through which their experiences were to be shared and made meaningful. Their stories were a way of expressing themselves and through the narrative interviewing techniques and relevant analysis of the data, the meaning emerged and the stories were interpreted. This offered a clear link to the research questions and the expectations of the research.

Narrative inquiry is a way of thinking about experience and to "use narrative inquiry methodology is to adopt a particular view of experience as the phenomenon under study" (Connelly & Clandinin 2006, p.375). The experiences of the participants, in relation to retirement (retirement planning, the transition to retirement and an occupational focus to pre-retirement planning) was the focus for my study. These experiences were the phenomena under scrutiny or under study. The participants' experiences included what they had done, seen, encountered, undergone, felt (emotion or sensation), been affected by, been impressed by, been left with an impression of, or just incidents and events. All of these types of experience, or experiences, were relevant and interesting for the study. Narrative inquiry, according to Johnson (1987), focused on the social, cultural, and institutional narratives, within which individuals' experiences were shaped, expressed, and enacted. Connelly and Clandinin (2006) highlighted the importance of temporality, sociality and place in narrative inquiry. Here we can see the agreement between these authors regarding the importance of setting or background for, and of, the stories.

I hoped that in relation to retirement, participants would share their social and cultural narratives, through possible topics such as their workmates, peers, family members and friends as their social contexts, and their ideas, beliefs, customs, and social behaviour with regard to their cultural contexts. Through these narratives, the participants' experiences were shaped and expressed, and meaning emerged.

From an occupational perspective Josephsson et al. (2006) stated that narrative inquiry was especially well suited for occupational therapy and occupational science, as it was central in research relating to human occupation (Clark 1993; Kielhofner and Mallinson 1995). Josephsson et al. (2006) also suggested that narrative inquiry was used in occupational therapy and occupational science research in two main ways. Firstly, as a type of verbal data or storytelling about how occupations influenced or became influenced by illness or life transitions (Gattuso 1996). Secondly, as an identifier for components, trends or directions within peoples' experiences, using narratives and these themes, characteristics and plots, identified from experiences related to occupation (Mattingly 1998; Clark 1993). The storytelling was seen as a tool to construct meaning. These two forms of narrative study, previously used in occupational therapy and occupational science, can be summarised as follows: the one focuses on verbal accounts, the other focuses on creating possible stories from action. The latter normally involves fieldwork and participant observations. Josephsson et al.'s (2006) work offered clarity, and the first suggestion of narrative inquiry using verbal data, or stories to discover how occupations influence, or are influenced by, life transitions, related to my work. The transition to retirement and the additional themes of loss and occupation fitted well with Josephsson et al.'s (2006) observations of previous studies undertaken in the field, thus further supporting narrative inquiry as a suitable methodology.

The use of narrative inquiry also raised some limitations, such as how participants' voices are captured. This involves more than just noting words and the nature of the data generation will be discussed in a later section, where the limitations of transcription are considered in relation to how the participant's voice is heard and captured. In addition, narrative inquiry does not explore facts or the truth of the accounts of the participants (Wang and Geale 2015). Working with facts is a known activity to me and this can be distracting, as I am used to collating facts and assembling collective facts in academic activities such as reviewing literature, evaluating teaching and learning activities, marking and moderation. It is important in narrative inquiry to work with meaning, and not truth or facts. These meanings are portrayed in story form and participants construct their stories so as to convey a specific perspective. The purpose is to reveal the meanings of the experiences as opposed to objective, decontextualized truths (Wang and Geale 2015). I needed to be cognisant of this, and ensure I focussed on the emerging meaning, rather than only the facts and content of the interviews. The data generation and analysis sections will address how I planned to achieve this.

Adopting either an individual or social view of narrative inquiry could be seen as a limitation. In this study I wished to bridge both and underpin the study with both individual meaning-making, as well as meaning-making as a process between people and through relations. A constructivist epistemology did emphasise individual meaning-making, which I saw as fundamental in underpinning the study. Clandinin (2006) outlined three dimensions of the narrative inquiry space, proposing that one dimension is made up of a personal and social (interaction) dimension. This social dimension appeared to relate to the interaction during the storytelling or narrative interview. It did not appear to incorporate the context from which the participant was telling the story: for example within the family, school, or work setting. In contrast, Wang and Geale (2015) went into more depth regarding the three-dimensional space narrative structure. Interaction includes both the personal and social and the social heading appears to incorporate consideration of the participants' interactions with other people, which suggests interaction outwith the interview relationship. As the participants in my study obviously did not exist alone, without context or social influences, I also proposed a constructionist underpinning, where meaning is a process between people and through relationships. This ensured consideration of the wider social contexts of the participants and the researcher. Drawing on both epistemologies underpinned my work, thus offering a methodology, which attended to the relational aspects of living and telling stories of context and person, and of researcher and participant (Clandinin et al. 2017).

An additional limitation was that narrative inquiry is dependent on participants' accounts, which may not be recalled 'accurately': memory gaps may be filled in through inference, and the past might be reinterpreted. This raises an important point, which can be related back to the issue of there being no objective 'truth'. In this study, how participants interpreted similar events, how they viewed them, and what stories they recounted, was what interested me. When exploring issues such as transition, loss, occupation in retirement, and planning for retirement, facts were not the crux. How loss affected participants, how change in life circumstances made them feel, and how they coped with altered occupational routines or opportunities were more relevant than the recalling of facts.

The following methods section will address some of the issues and potential limitations noted in the presentation and consideration of my methodology, through detailing how the research was carried out.

4 Methods.

4.1 Sampling.

4.1.1 Introduction.

This introduction will note the key aspects of a sound qualitative sampling process and the following sections will justify convenience sampling, explore transferability, explain the three participant recruitment stages undertaken, and discuss additional sampling parameters in this study.

Guetterman (2015, p.2) explained that qualitative sampling is an iterative series of decisions throughout the process of research and not usually a single planning decision. Guetterman's (2015) robust review of literature on sampling in qualitative research stated that sampling is not a "matter of representative opinions but is a matter of information richness" (p.2). I was keen to achieve information-rich data. The representativeness of the sample was of less importance; rather the crux was the participants' experiences in relation to the phenomenon I wished to study, which was retirement. Miles et al. (1994) stated that qualitative sampling involved decision-setting, events and social processes. Clear decisions were made regarding the sampling methods and these will be explained and justified in the following sections. Miles et al. (1994) went on to suggest that qualitative research involved working with a small sample that needed boundaries (themes, time, means). They also suggested that the sample should have a conceptual frame and be theory-driven. I referred to Miles et al. (1994), who offered sampling parameters and sampling issues (see Table 6 on p.59 and Table 7 on p.60), and to other authors, in order to defend the selection of sampling strategies utilized in this study.

Although narrative inquiry involved continuous refocusing and redrawing of study parameters, the initial selection of participants was still required. This was clearly planned, but I did have to be flexible and adjust my initial plan for participant selection. This initial plan was for Financial Advisor A, to approach the human resources department of a large petrochemical company, to request permission for me to contact them. Contact was made, I was in correspondence with them, and I discussed the proposed project. Then all correspondence ceased and following numerous emails, phone calls and letters, it became apparent that the company was in a serious dispute resolution process with their employees. They never replied to any future correspondence. The initial plan to access participants through this company was dropped and the following participant recruitment was carried out.

4.1.2 Convenience sampling.

It is important for the reader of the research to be able to make judgements about the relevance of the research. This is possible if the nature of the sample is transparent (Campbell et al 2020). In relation to this study, I explored convenience and purposive sampling for their relevance to the study. Convenience sampling and purposive sampling are both nonprobability sampling techniques that a researcher uses to choose a sample of subjects/units from a population. Purposive sampling is utilized to select participants most likely to give relevant and useful information and is typically used in qualitative studies, with participants selected based on the aim of the study (Campbell 2020). Each participant is expected to provide unique and rich information of value to the study. As a result, members of the accessible population are not interchangeable and sample size is determined by data saturation, not by statistical power analysis. I considered purposive sampling as participants in this study were mostly deliberately selected due to their qualities and because they provided information by virtue of their knowledge or experience (Bernard 2002). They also provided information-rich cases (Patton 2002) and they were well-informed with the phenomenon of interest (Cresswell and Clark 2011). Purposive sampling appeared to offer the relevant type of sampling. However, data size is determined by data saturation in purposive sampling. Therefore, as I did not plan to keep recruiting until I had obtained data saturation, I moved to convenience sampling, to explore what it offered.

Etikan et al. (2016) described convenience sampling as a type of non-random sampling where the target population are chosen as they meet certain criteria. The aim is to minimise individual differences within the sample on key variables. That is, inclusion and exclusion criteria are used to obtain a relatively homogeneous group of people, defined by the characteristics of interest (Hultsch et al. 2002). I had specific inclusion and exclusion criteria (see Table 8, on p.59) and I selected individuals to meet these criteria. I also required that participants be easily accessible, geographically nearby, and willing to participate. These requirements led me to select convenience sampling, which offered all of these requirements.

There are however limitations to convenience sampling and these issues will be indicated and mitigated for this study. A convenience sample can be said to be unreliable; that is, the selected individuals might not be representative of the population. This can be when the population can be seen to be over- or underrepresented, since in other forms of sampling – for example, random sampling – this is avoided. However, convenience sampling actively involves selection of participants based on the aim of the study, for their ability to provide rich data. As in this study, the inclusion and exclusion criteria were used to ensure a similar, or homogeneous group of individuals, rather than trying to recruit different or diverse individuals. Apart from the two providers of pre-retirement courses (financial advisors), the participants were all recently retired men. This excluded women's' views and experiences of retirement, thereby underrepresenting them. The final three participants – those who had retired within the last five years – could be seen to perhaps overrepresent the professional type of employment as they included a designer, a pensions sales advisor and a local government manager, thus overrepresenting a segment of the population, being educated professionals.

In addition, bias can occur. Bias can be seen as a "systematic deviation of the real, true effect … resulting from faulty study design" (Garg 2016, p.640). But in qualitative research such as this study, 'real' and 'true' effects were not sought. The experiences and views of individuals were desired, and these did not conform to one 'truth'. Bias was therefore recognised and the study design followed justified qualitative methods.

There are additional limits to generalization or transferability of the findings. Etikan et al. (2016) suggested that a convenience sample cannot be generalized, and that this type of convenience sampling can be used when "the research does not aim to generalize the results" (Etikan et al. 2016, p.1) to a larger population. As there was limited intention to generalize the findings of this study – the aim being rather to explore in depth a few individuals' views and experiences of the transition to retirement – this limitation is acknowledged. Etikan et al. (2016) clearly used the term 'generalizability' in relation to convenience sampling in qualitative research, so I further explored the terms 'generalizability' and 'transferability'.

I decided to use the term 'transferability' rather than 'generalizability' as it appeared that generalizability can often be associated with statistical generalizability and is perhaps more relevant to the natural sciences. It can be seen to be rather too objective when working in the social world (Hellstrom 2006). However, Hellstrom (2006) suggested that generalizability and the "transferability concept can coexist, and transferability can use the notions of generalizability" (p.321), suggesting that it was unnecessary to split or break away from the concept of generalization to transferability. He appeared to be suggesting that there was no need for a dramatic split, but perhaps was implying that there may be an overlap and useful sharing of understanding. This can account for authors such as Etikan et al. (2016), referring to 'generalizability' above.

However, the concept of transferability appeared in the early work of Lincoln and Guba (1985), Denzin (1983) and, later, Guba and Lincoln (2004), who were keen to offer an alternative to received notions of generalizability (Hellstrom 2006). This term aimed to capture principles for assessing how well the results for one situation may be applied to another. This concept attempted to facilitate understanding of the degree of congruence between two contexts, or their fittingness. Hellstrom (2006) added that transferability needed thick description, which required the researcher to specify everything the reader needs to know in order to understand the findings. Transferability is essentially the applicability of findings and frameworks in new settings when using qualitative methodologies. Transferability therefore considers if the findings are applicable to other contexts. In this case, although this was not a main aim of the study, by including three types of sample, there was an attempt to widen the perspective; that is: pre-retirement course providers (financial advisors), past course participants in pre-retirement courses (now retired), and the recently retired individuals. All of the retired participants had undertaken different jobs/professions, thus adding some diversity; they included a heavy goods driver, a project manager, an insurance and pensions salesperson, a designer and a local government manager. In addition, dense detail and thick description were utilized and this is further explored, in relation to this study, in the trustworthiness section of this work. As I did not have the main aim of transferring the findings (Etikan et al. 2016) and I considered and acknowledged the bias, convenience sampling appeared the relevant choice, and was therefore used to identify and recruit the three types of participants:

- providers of pre-retirement courses (financial advisors).
- retired individuals who had previously participated in a pre-retirement course (within the past 5 years).
- retired individuals who retired within the past 5 years.

Figure 2 below shows the process used for the recruitment of participants.

Figure 2. Three Stage Participant Recruitment for Providers of Pre-retirement Courses, Participants in Pre-retirement Courses and Recently Retired (< 5 years) Individuals.

STAGE 1.

Contacted Financial Advisors A and B (Pre-retirement Course Providers).
Both interested in participating.

Financial Advisor A
↓
Ran pre-retirement courses.
↓
Willing to be interviewed for his views on the transition to retirement.
↓
Keen to help recruit participants.

Financial Adviser B
↓
Previous provider of retirement courses.
↓
Willing to be interviewed for his views on the transition to retirement.

STAGE 2

Financial Advisor A.
↓
Offered to help recruit participants.
↓
Invited people who had attended his pre-retirement courses to contact researcher (n=5).
They were now his clients.
↓
2 willing participants.

STAGE 3.

Researcher.
↓
Contacted retired work colleagues (n=6).
↓
Requested contact with individuals they knew who were recently retired (<5 years).
Unknown to researcher.
↓
3 willing participants.

4.1.3 Stage 1. Financial Advisors (providers of pre-retirement courses).

I met with two colleagues who were financial advisors and providers of pre-retirement courses. They were both experienced independent financial advisors in their fifties. They ran pre-retirement courses for the police, the fire brigade, and for a large petrochemical organisation. They had both been running these courses for over 8 years. The pre-retirement courses I contributed to were run for employees of a large petrochemical company, and these financial advisors planned the courses with the human resources department. Historically, the pre-retirement courses focused on financial advice (pensions and wealth management in retirement) and legal advice (wills, power of attorney, etc.). They had brought in lawyers to talk about the legal aspects of retirement; however, both wanted to develop these courses to include a health component, and asked me for my help in this respect.

I had therefore previously run pre-retirement courses with the financial advisors, offering a session based on general health and wellbeing in retirement. During the initial planning of this study, I met with them and the proposed study was explained and feedback sought. They both thought the study was relevant and useful. They were interested in being involved and Financial Advisor A was willing to be interviewed and also offered help in recruiting participants. Financial Advisor B no longer ran pre-retirement courses but was also willing to be interviewed.

There were some limitations to this stage of participant recruitment. As I had previously worked with both financial advisors, I knew them on a professional basis. This may have influenced their decision to join the research, as they may have felt an obligation, since they had worked with me. However, this previous professional relationship could also have worked in a positive way, as they knew and trusted me already, having experience of my professional behaviour, knowledge and skills. The importance of the relationship in narrative inquiry was emphasized by Connelly and Clandinin (1990) when they stated that there needs to be a feeling of connectedness and a valuing and confirmation of each other. As I had previously worked with these participants, I had a level of connectedness already. In addition, we had a shared valuing of each other, since we had worked together and respected what each brought to the pre-retirement courses we jointly ran. This acted as a foundation on which to build the research relationship.

4.1.4 Stage 2. Past Course Participants in Pre-retirement Courses.

Stage 2 involved retired individuals, who previously participated in Financial Advisor A's pre-retirement courses. He had provided general financial advice during the pre-retirement courses and these participants contacted him after the course for follow-up personal financial advice, and to become his clients. Interested potential participants were given my email and asked to contact me if they were interested. An information sheet (Appendix 6) was constructed and was sent to interested potential participants who had taken part in a pre-retirement course and were recently retired. Two people responded. These participants had worked for the same large company: one was a heavy goods driver, the other a project manager. This sampling method was convenience sampling as these potential participants were easily accessible, geographically nearby, and willing to participate.

There were also limitations with this stage of the participant recruitment process. As the potential participants were clients of the financial advisor, this could be seen as a possible issue in relation to them perhaps assuming the financial advisor was advising them to participate. I made it very clear on the information sheet that participation was voluntary and participants could withdraw at any stage; in addition, I explained the study in detail, when I phoned the participants to arrange the interviews.

4.1.5 Stage 3. Recently Retired Individuals.

A convenience sampling technique was also used for the third and final stage of data collection, the selection of recently retired individuals. These participants had retired within the last five years. Five years was felt to be an appropriate length of time, as they would easily recall their experiences of planning and transitioning to retirement. Muratore and Earle (2015) suggested three phases of retirement including pre-retirement, transition to retirement, and adjustment to retirement. This would suggest that these participants might be able to discuss their transition to retirement, from a position of perhaps moving towards the end the transition phase and into the final phase of retirement adjustment. Thus, they would be able to recall, reflect, and share experiences of their recent transition phase.

They were accessed and recruited via my retired work colleagues, being friends, contacts or family of these colleagues. The selected participants were not known to me. I was given the names of six potential participants, and three agreed to participate after seeing the information sheet and discussing the study with me. Their past employment roles were insurance and pension sales, district council manager, and product designer. They were all therefore educated professionals.

The main limitation of this stage of the recruitment process was related to the fact that I used retired work colleagues to source the potential participants. All of these initial contacts had worked with me in some capacity in the past. It was therefore important that I did not know the potential participants. Of these three participants, their relationships to my retired work colleagues included that of neighbour, old friend, and spouse of a friend.

4.1.6 Additional Sampling Parameters and Sampling Issues.

In addition to using convenience sampling, I also referred to Miles et al. (1994), who offered sampling parameters and sampling issues, which I considered, and which aided in ensuring robust sampling in this study. The parameters Miles et al. (1994) suggested were settings, participants, events, and processes. These are identified in Table 6, below.

Table 6. Sampling Parameters (Miles et al 1994 adapted).

Parameters	For the study.
Settings.	Mutually convenient space for interview; home, office.
Participants	Three types; providers (financial advisors), retirees who had attended a pre-retirement course and recent retirees.
Events	Previous running of pre-retirement courses (providers (financial advisors)) Previous attendance pre-retirement courses (retirees), Been retired for up to 5 years (retirees)
Processes	Interview providers (financial advisors) Interview recent retirees who had participated in a pre-retirement course. Interview recent retirees.

The sampling issues suggested by Miles et al. (1994) were relevance, appearance of phenomenon, enhancement of generalizability (transferability), emergence of believable descriptions, and feasibility of sampling. Table 7 shows how I applied them to this study.

Table 7. Sampling Issues (Miles et al 1994 adapted).

Issues	For the study.
Relevance.	All three sample types were relevant, in order to gain insight into views on the transition to retirement.
Appearance of phenomenon	The phenomenon was central to all three sample groups. The phenomenon was how people experience and view the transition to retirement.
Enhancement of generalizability. (transferability)	Although this was not a main aim of the study, by including three types of sample there was an attempt to widen the perspective. The three retirees in the final interviews had all undertaken different jobs/professions, thus adding some diversity. There was no plan to transfer the findings.
Emergence of believable descriptions.	The descriptions which emerged were believable and relevant, as the sample was carefully matched to the research questions and sample selection criteria.
Feasibility of sampling.	Engagement of this sample was feasible and was established through early discussions with one of the providers (Financial Advisor) and retired work colleagues.

Regarding the size of sample in narrative inquiry, Merriam (2009) stated that there was no answer, proposing that it was important to include approximate numbers, which are subject to change. Patton (2015) suggested that sampling involved selecting information-rich cases and Cresswell (2013) stated that, in narrative inquiry, extensive details about a few individuals – possibly one to two cases – were relevant, unless wanting to develop a collective story. It is easy to underestimate the amount of time required with each participant in order to understand their stories; the sample size should therefore not be too large, which would render it difficult to undertake a deep, case-oriented analysis (Sandelowski 1995). Regarding numbers of participants, I was also limited by time, nature and size of the study. Therefore, in selecting the number for the sample it was a small convenience sample. It had clear boundaries and was theory-driven, in that the decisions were grounded in evidence.

I planned to have three participants in each sample group, but it proved challenging to recruit three providers (financial advisors) and three retirees who had previously attended a pre-retirement course (see previous Introduction section). The Stage 3 sample group of three recently retired individuals was interviewed using emerging themes from the first stage of data collection, and it was deemed to be important to recruit three of them. These individuals were able to offer their stories on the research questions. Therefore, three participants were accessed and successfully recruited for this group, and two were recruited for each of the others. This linked to the issue of flexibility in narrative research raised by Wengraf (2001) who stated the need to be flexible and open to change as the research developed and as challenges were encountered on the research pathway.

Theoretical saturation (Guetterman 2015) and informational redundancy (Patton 2002) occur when the researcher does not see any new information in the data related to the themes or codes (saturation), which therefore becomes redundant (informational redundancy). But transparency of how this saturation is reached could be seen to be an issue. There was no attempt to achieve theoretical saturation or informational redundancy; rather, a few rich cases were selected which yielded extensive detail, using a small number of individuals. The aim was to discover emerging meaning from individual stories, with varying plots and themes. Their stories might share some plots, themes, and meanings, but there was no aim to reach homogeneity or consistency across all stories. The aim was to explore three different or contrasting perspectives of the same phenomenon, that being how people experience and view the transition to retirement. Table 8, below, gives a summary of recruitment criteria.

Table 8. Participants: inclusion and exclusion criteria.

Participants	Inclusion	Exclusion
Two providers of pre-retirement courses (financial advisors). Two recruited.	Financial Advisor who runs Pre-retirement courses. Included a Health and Wellbeing (or equivalent) session in their courses.	Is not a Financial Advisor who runs pre-retirement courses. Has not offered a Health and Wellbeing (or equivalent) Session in their courses.
Two retired individuals who previously participated in a pre-retirement course. Two recruited.	Retired individuals who previously participated in a pre-retirement course run by Financial Advisor A. Individuals who are presently clients of Financial Advisor A in his capacity as a financial advisor.	Retired individuals who have not participated in a pre-retirement course run by Financial Advisor A Retired Individuals who are not presently clients of Financial Advisor A, in his capacity as a financial advisor
Three retired individuals who retired within the past 5 years.	Retired individuals (retired within the last 5 years). Friends, family or contacts of retired colleagues of the researcher. Not known to the researcher.	Retired individuals who have been retired longer than 5 years. Retired individuals who are not friends or family of retired work colleagues. Previously known to the researcher.

4.2 Recording and Transcribing.

The interviews were recorded and transcribed. The quality of the recordings was generally excellent and a Philips Pocket Memo Dictation and Transcription Set, model DPM6700 was used. I used an additional recorder, in case one failed. However, external noises (a dog barking), heavy local dialect, and the recorder being placed on a table where the participant kept resting his coffee cup did interfere with the quality of the recordings. Each of these issues was addressed in subsequent interviews by the following measures. Participants were asked to stop if noises interrupted us, and were requested to repeat statements, if they had a strong dialect which caused difficulty in comprehension. I also placed the recorder away from coffee tables. I could have carried out a pilot interview, which would have identified such issues.

Transcribing as a process was more than a trivial, mechanical task (Elliot 2005) and it was important to understand it as part of the analytical process (Wengraf 2001). It was impossible to capture all of the elements of meaning from the interview – such as intonation, pauses, rhythm, hesitations, and body language – in a written transcript. Andrews, Squire and Tamboukou (2008) were critical of transcription, stating it provides restricted narrative material, that it ignores paralinguistic material, other media, interpersonal interactions, and other social context. This restricted material may also omit intonation, expression, silence, speed, emotion, and other elements of how the participant is telling their story. This is particularly challenging to capture. As I constructed and carried out the interviews and transcribed and analysed the data, I did have insight beyond the written word of transcription, so I planned to be aware of this and, in my reflexive accounts, try to address this.

In relation to this, Elliot (2005) offered three transcription possibilities: clean-up, detailed transcriptions, and units of discourse. Clean transcripts do not record any of the extra verbal material such as pauses and intonation. This focuses on what was said (the content) and it does not state the manner in which it was said. This offered the most relevant method of transcribing for this study. I did record pauses, coughs, interruptions, sighs, and laughter. I was interested in content, but Andrews et al. (2008) stated that “thematic approaches invariably consider context” (p.9). They went on to suggest that the polarity between various methods in narrative research can be overstated. It is suggested that one considers the expected analysis of data when selecting the transcription strategies (Wengraf 2001). In considering the proposed analysis of the data for this study, a combined transcription approach was deemed most appropriate, with consideration in analysis given to headings, themes, plots within themes, structure of plots, and context of plots (interactional, social and cultural), as proposed by Hollway and Jefferson (2000). As I was the researcher, and undertook reflexive comments throughout the interviewing process, some additional exploration of the way participants participated, and the contexts was identified. This method allowed for easier reading of the material. The transcripts were not edited by way of adding words or phrases; some punctuation, however, was added for clarity.

4.3 Trustworthiness

Yin (1994) described trustworthiness as a criterion to judge the quality of a research design, and it usually refers to quality, authenticity, and truthfulness of findings (Cypress 2017). Lincoln and Guba (1985) were part of the movement to replace ‘reliability’ and ‘validity’ with the term ‘trustworthiness’. Cypress (2017) challenged the notion that trustworthiness equates to reliability and validity, whilst Guba and Lincoln (1989) proposed that a constructivist study could not be judged by positivistic criteria such as validity and reliability. Cypress (2017) suggested that the qualitative researcher should not focus on quantitatively defined indicators of reliability and validity and a different language was needed. Lists and standards were developed based on Lincoln and Guba’s (1985) established criteria; these, however, were then put aside and replaced by principles which Guba and Lincoln (1989) developed into a set of guidelines to evaluate naturalistic inquiries for trustworthiness. There are varieties of ways qualitative researchers establish trustworthiness in studies, including credibility, transferability, dependability, and confirmability.

Hadi and Closs (2016) commented that qualitative studies have often been criticised for apparently lacking rigour, transparency, justification of data collection and analysis methods; this can compromise the integrity of findings (Anderson 2010). Rolfe (2006) postulated that three opinions exist, in terms of how best to judge the quality of qualitative research. The first view advocates the use of positivist terminologies, such as ‘validity’ and ‘reliability’ to describe trustworthiness in qualitative research. The second (realist) view rejects this and upholds alternative terminologies such as ‘dependability’, ‘credibility’, ‘confirmability’, and ‘transferability’, instead of their quantitative counterparts ‘reliability’, ‘internal validity’, ‘objectivity’ and ‘generalisability’, in order to describe trustworthiness in qualitative research (Hadi and Closs (2016)). Methodological techniques such as audit trail, member checking, negative case analysis, triangulation, prolonged engagement with participants and peer debriefing have also been proposed in the literature to ensure dependability, credibility, and transferability in qualitative studies (Hadi and Closs (2016). Yet not all these strategies are applicable in all types of qualitative studies. The third (interpretivist) view challenges the very idea of having a single pre-determined criterion for evaluating the quality qualitative research.

As qualitative research incorporates different research methods, supported by a variety of research theory, this makes single evaluative criteria difficult to apply. This study was underpinned by an interpretivist epistemology, so this initially guided me towards the third view of having no pre-determined criteria to evaluate the study's quality. This made it difficult to consider issues of quality and did not offer alternatives as to how to achieve this. I therefore decided to use the criteria ascribed to trustworthiness, and I aligned with the second view, paying attention to dependability, credibility, confirmability and transferability, in order to explore the quality of this study.

4.3.1 Credibility

I wanted to address credibility, which required me to consider if the findings of the study were credible, made sense and rang true. In addition, I wanted to be sure that I gave an authentic view of the phenomenon I was examining (Shenton 2004). I included seven participants, all telling their stories about their experiences of retirement, and they offered definitions of the term and then explained how they viewed it. They collectively linked to previous literature on the overall phenomenon of retirement, so this felt authentic, with regard to the phenomenon. The findings followed a clear process, which indicated the research journey and drew logical, transparent conclusions.

4.3.2 Dependability

I also needed to consider dependability, which meant whether the process of the study was consistent, stable over time and across researchers and methods, and if the research was done with reasonable care (Miles and Huberman 1994). During each stage of the data generation, I carried out the interviews within a week of each other. That is, the provider (financial advisors) interviews took place over one day, the interviews with past participants in pre-retirement courses took place over three days, and the final three retirees' interviews took place over a week. I was the only researcher, but the research was carried out with great care. I also considered my role and status within the project (see the section on reflexivity, below). This was achieved through my reflexive comments and this detailed written thesis.

4.3.3 Confirmability

In addressing confirmability, I needed to identify if I had considered neutrality and reasonable freedom from unacknowledged researcher biases. Rather than attempting to eliminate my biases and preconceived ideas, I tried to become aware of them through reflexive accounts. Thus, I was able to address them and make them known and transparent in the emergent meaning-making of participants' stories. I also described the methods and procedures in detail, explained the data generation and analysis, and was explicit and self-aware through using reflexivity. In doing this, I worked towards the findings emerging from the data and not from my own predispositions, as Shenton (2004) warned might happen.

4.3.4 Transferability

Transferability was about considering whether the findings were transferable or applicable to other contexts. To address this, participant selection was fully described and thick description was offered, so as to allow readers to apply the study to their own settings. I also connected to theory throughout the research process. The study therefore could be replicated in terms of finding similar participants, exploring similar themes, and following the same processes of data construction and generation. However, I did not have an aim of transferability: the study was a narrative inquiry into participants' stories of retirement, planning for retirement and occupational issues in retirement. Each individual narrative will always differ, and the researcher's interpretation will emerge uniquely, but there is also the responsibility of the reader to recognise and relate the work to their own scenarios, which is important in transferability.

In order to further meet dependability, credibility, conformability, and transferability, I referred to the strategies offered by Hadi and Closs (2016). Creswell (2006) suggested that at least two of these strategies should be used in any particular qualitative study, so, in my study, the main strategy I used was reflexivity or self-description; I also considered triangulation and thick description.

4.3.5 Triangulation

Triangulation is a method of confirming data during data collection and/or analysis and it can involve using multiple data sources, as well as using different data collection techniques (Hadi and Closs 2016). Flick (2018) suggested that, in order to address triangulation, researchers can ensure that a research issue was constituted from at least two points. This is also used when several individuals analyse data and then check or compare outcomes. It is a widely used method of ensuring credibility and confirmability of qualitative studies (Creswell 2006). This study did not use different data collection methods, investor triangulation or theory triangulation as explained by Flick (2019). In this study, I interviewed participants from three different perspectives; the providers of pre-retirement courses (financial advisors), retirees who had attended pre-retirement courses, and recent retirees. They all told their stories about the same phenomena, giving their views and experiences of retirement. The suggestion that “validity adding criteria such as triangulation, member checking and peer review are ineffective as they assume an underlying objective reality which can be converged upon” (Angen 2000, p.384) interested me. This raised the issue of asking participants to check transcriptions. Angen’s (2000) defence of not using such strategies made sense for my study. I did not ask participants to check transcripts, since I did not expect an objective reality or agreement. I planned to record and transcribe the words and then to interpret meaning after, paying attention to my stance, and to my contribution and influence during the interview.

In addition, I used the strategy of thick description throughout the study. I provided rich and thick description and gave sufficient details about settings, inclusion/exclusion criteria, sample characteristics, and data collection and analysis methods (Creswell 2006). This allowed the reader to evaluate the extent to which the conclusions I made were transferable to other settings, situations, and populations. Trustworthiness was therefore considered through addressing credibility, dependability, transferability, confirmability and by using specific strategies of reflexivity, triangulation and thick description.

4.3.6 Reflexivity.

Nightingale and Cromby (1999) explained that personal reflexivity involved considering how our own “values, experiences, interests, beliefs, political commitments, wider aims in life and social identities shape the situation being considered” (p.228). More contemporary authors such as Gabriel (2015) stated that reflexivity starts with conscious recognition of what we say and do as researchers and that it redefines ourselves and the work we produce. Mason-Bish (2018) added that reflexivity is about carrying out an “immediate, continuing, dynamic and subjective self-awareness” (p.2). Reflexivity gives us evidence about how effective or worthwhile our actions are, and suggests that it is possible to consider changing or taking a different course in relation to the evidence (Karban and Smith 2002). The process of reflexivity uncovers values and assumptions in relation to decision-making, reasoning and judgment. Therefore, in being reflexive, steps are taken to think deeply about the internal logic, the consistency of decision-making and thinking and of one’s values. It also facilitates discovery of inadequacies and inconsistencies that need to shift. A critically reflexive approach encourages not only self-awareness, but also what Hellawell (2006) described as ‘deliberate self-scrutiny’. Zipf (2016) talked of the positioning of the researcher in the research and Hadi and Closs (2016) defined reflexivity as “the researcher subjecting their own practice to the same critical analysis that they apply to their research studies” (p.642). Reflexivity enables qualitative discussion of the researcher’s position within the study and how their personal beliefs and past training influence the research findings. Hadi and Closs (2016) urged researchers to make field notes and keep a reflective journal in order to highlight make clear any personal biases. Reflexivity promotes credibility and conformability of research findings. Reflexivity is about building evidence exploring how effective or worthwhile actions are, and it encourages change (Fook 2002).

Having suggested both a constructionist and a constructivist approach in my epistemology section of this work, I wanted to ensure that reflexivity aligned with these approaches. Gergen and Gergen (1991) discussed both constructionism and constructivism in relation to reflexivity. Despite being a dated reference, their comment is still relevant today. They stated that a constructivist approach looked inward: that is, towards personal subjectivity and an attempt to be self-aware, and this is encouraged in a reflexive approach. When considering a constructionist view, this takes the researcher outwards and the reflexive action is relational: that is, between and about people. This is also encouraged in a reflexive approach where the researcher works towards understanding their stance in relation terms. In his seminal work, Steier (1995) stated that social constructionist approaches to research encompassed the consideration that both the researchers and their participants constructed worlds. Therefore, researchers were seen as socially constructing a world in which they were included. Both constructivist and constructionist views are relevant when using a reflexive approach, and I have taken on board these views.

Gabriel (2015) warned that reflexivity was a difficult concept to define, deploy or practice and that it was seen as a "pretentious synonym for reflection" (p333). He did concede that reflexivity takes a step up from reflection, because when being reflexive the researcher questions their own assumptions, ramifications of findings and ethical foundations of their practice. He stated there is a risk that reflexivity becomes a 'tick-box exercise'. He also stated the need to be aware of how the research expresses, reinforces or undermines held values and the risk that deeply, perhaps unconsciously, held values or beliefs may become known during the research process. Reflexivity therefore has its limitations and implications and Gabriel (2015) advised that it does not replace "the active and inquiring imagination, the researcher's intelligence and craft first in generating … material, …. then in probing and questioning it" (p.334).

There are some additional limitations of reflexive practice and Stingu (2011) cautioned the overuse of self-reflection. Although she was talking from a teacher's perspective, her comments appeared appropriate to my discussion here. She stated that when reflexivity is overused it might result in people being "seduced by their own stories and beliefs and therefore, are not able to critically analyse their assumptions" (p.618). She was therefore suggesting that perhaps researchers find what they are looking for. One way I attempted to meet this challenge was by truthful engagement with the process and by being alert to this issue before starting the study. I tried to be honest and congruent throughout the process. For me, there was the additional issue that my work was for a doctoral submission: therefore it would be assessed. I needed to work hard at being honest with my reflexive work, analysis and interpretations, as I also wanted to show that my work was trustworthy. Being cognisant of this conflict was important.

I selected reflexivity as my main way of working towards trustworthiness. Despite some limitations and implications, I employed a variety of ways of being reflexive during the research process. As suggested by Hadi and Closs (2016), I kept a journal and field notes, writing these notes after interviews and events during the research process. These varied in style from short bullet points to longer narratives. I used a theoretical reflexive model to structure, record and explore some specific events and issues. In order to write reflexive comments, I needed to decide on a format and a theoretical basis for the work. Borton's model (cited in Rolfe et al. 2001) incorporated all the fundamental core skills of reflection, so I used this as a basis, and then considered reflexive issues, as well as Rolfe et al.'s (2001) development of Borton's original model. As Karban and Smith (2002) stated that reflexivity involved building evidence to show how effective (or not) our actions are, with a view to change, this framework offered a structure for me to explore in-depth, relevant issues during the research process. The process of reflexivity does not give answers, but it exposes the values and assumptions behind decision-making, reasoning and judgment. This framework helped me to achieve this. Building on Borton's model, I used Rolfe et al.'s (2001) Framework for Reflexive Practice, with added suggestions from Nightingale and Cromby (1999).

Table 9. Framework for Reflexivity

Descriptive level of reflection What …	**Theory and knowledge building level. So what …**	**Action-orientated (reflexive) Level Now what …**
Was the learning experience? Was my role in the situation? Was I trying to achieve? What actions did I take? Was the response of others? Were consequences for me/others What feelings did it evoke in myself, others.? What is good/bad about it?	Does this tell me, teach me, imply, mean about me/others /my attitudes. Was going through my mind as I acted? Were my values, experiences, interests, beliefs, political commitments, wider aims in life and social identities. Did I base my actions on? Other knowledge can I bring to the situation; experiential, personal, scientific? Is my new understanding of situation?	Now what do I need to do in order to make things better? Now what broader issues need to be considered if this action is to be successful? Now what might be the consequences of this action?

(Rolfe et al. 2001; Nightingale and Cromby 1999 [adapted]).
This acted as a framework for my reflexive commentaries. I did not use all headings for all commentaries but selected relevant headings to prompt my comment. See Appendix 3 for an example of my reflexive comment, and Appendices 4 and 5 for my reflexive comments on my use of poetry in this work and my discovery of narrative for this study.

4.4 Ethical Considerations.

Any research involving the participation of human subjects requires consideration of the potential impact of that research on those involved (Elliot 2005). These issues relate to the relationship between the researcher and the participant, and the impact of the research process on those who are directly involved. Deyhle, Hess and LeCompte (1992) offered ethical theories, which helped me decide whether my actions were right, correct, or appropriate. These general theories included a *teleological* theory, which judged actions according to primary ends, good in themselves (for example, the presumed value of knowledge resulting from research). A *utilitarian,* pragmatic approach judged actions according to their consequences – benefits or limitations – for various audiences. A *deontological* view invoked one or more universal roles (for example, would I like this action to be applied to everyone). A *critical theory* approach judged actions according to whether one provides directs benefits to the researched parties/participants and becomes an advocate for them. Finally, a *covenantal* view judged actions according to whether they were congruent with agreements made with others in trusted relationships. These five theories therefore considered and judged actions in relation to primary ends, consequences, universal application, benefits, and whether they were consistent with agreements made. Flinders (1992) added to this and suggested the idea of *relational* ethics, which highlighted issues of attachment, caring, respect, agreements, and an ecological aspect. This form of ethics emphasised the impact of actions on an interdependent system. In addition, relational ethics stressed equal status and collaboration between the researcher and the participants.

In addition to these ethical theories, core principles to guide ethical choices were offered by Miles and Huberman (1994), who referred to Sieber's (1992) work and outlined the core principles of beneficence, respect and justice. House (1990) added mutual respect, non-coercion/non-manipulation, and support for democratic values and institutions. These principles can be linked to the basic ethical theories, with Sieber's (1992) principles relating to deontological and utilitarian theory and House's being essentially relational. These principles offered useful general guidelines and in relation to my research I ensured that participants read and understood the information sheet, and subsequently signed an informed consent form. This reduced risk, as they were fully informed.

The principle of respect is that in which the autonomy of the participants is recognised and they are treated with respect, courtesy and dignity. I was courteous in all my interactions with the participants, from the first email contact and arranging the interview via a phone call, to carrying out the interview in their home or office, and finally thanking them with a written letter. This involved understanding their circumstances, not being condescending and not damaging their self-esteem in any way. The ethical principle of justice involved being non-exploitative, having fair administration of the project, and ensuring reasonable and carefully considered procedures. This was achieved through careful planning, presenting my research proposal, receiving feedback on its quality, and carrying out thorough procedures.

Non-coercion is an ethical principle, which promotes neither using force or threats, nor obliging people to participate when it is not in their interest. The two pre-retirement course providers (financial advisors) were known to me, as I had previously run pre-retirement courses with them. I approached them via email, to discuss my study. There was no pressure on them to reply or participate. It was the pre-retirement course provider/financial advisor's administrator who contacted the recently retired participants (who had attended a pre-retirement course) to ask them if they would like to participate in the study. As she was removed from me (with no work or personal relationship to me), there should not have been any obligation to participate felt. The other three retired participants were accessed via retired ex-colleagues of mine who approached these potential participants for me; again there was no pressure to participate.

The final core ethical principle of support for democratic values and institutions is about commitment to equality, liberty, working against oppression and subjugation. In my study, this was addressed by treating all participants in the same manner and neither repressing any of their contributions nor judging them.

Miles and Huberman (1994) offered a series of issues that needed attention before, during, and after qualitative studies. These issues included consideration of worthiness of the project, competence boundaries, informed consent, benefits, costs and reciprocity, harm and risk, honesty and trust, privacy, confidentiality and anonymity, and intervention and advocacy. In addition, they also raised issues of research integrity and quality. My project had value in that I hoped to develop new knowledge on the topic of occupational issues in retirement and a useful pre-retirement booklet. I felt competent in all aspects of planning and carrying out the study. With support from supervisors, past experience in research and interviewing, and the underpinning of the study in theoretical grounding, this demonstrated my competence. I felt able to ask for help if the need arose, and able to realise when I had reached my competence limits or boundaries. Provision of the information sheet and the opportunity to ask questions before the interview, ensured the participants were fully informed about the project. I also asked participants to sign an informed consent form, which clearly stated they could withdraw at any time.

In relation to potential benefits to participants, I saw this in terms of participants being able to spend time talking about their retirement with an interested person, with an occupationally based background, and feeling valued as they contributed to the research. Ethical considerations embrace the principles of free consent of participants, confidentiality of material, and protecting against harm (Kvale 1996; Smythe and Murray 2000; Stark 1998). Informed consent is an ongoing agreement by a person to participate in research, after risks, benefits and alternatives have been adequately explained to them (Royal College of Occupational Therapists 2017). I ensured informed consent was obtained, kept all material confidential and ensured that no harm came to the participants, by reducing the risk of distressing topics being raised. There was a slight risk of this in relation to the topic of planning for retirement and the transitional and occupational issues related to this. The interview included participants' views of their experiences of retirement planning, which could have been a difficult transition. I am a trained occupational therapist and counsellor, so was sufficiently skilled to listen and contain any distress, after which I could offer advice on seeking further emotional support if required.

Honesty and trust were foundational as part of my facilitation of each research relationship. Confidentiality and anonymity were also considered, and if participants were to have been identifiable, this may have caused distress, were personal opinions and data to be linked to them. Diligent steps were followed to ensure participants were anonymised and contributions were kept confidential and anonymous in all paperwork and transcriptions. I kept all data anonymous, through the use of pseudonyms, and I ensured confidentiality in relation to organisation and company names, localities of participants, names given during the interview and geographical names in narratives.

Intervention and advocacy were considered in relation to issues which might have arisen during interviews. This referred to what one might do if one were to hear about harmful, illegal, or wrongful behaviour on the part of others. I would have approached my supervisors to discuss any issues which might have arisen. Regarding research integrity and quality, the process I was required to go through of preparing a research proposal for academic feedback, and completing and submitting an application to the Queen Margaret University Research Ethics Panel, ensured the integrity and quality of my work. There were also softer ethical issues to be cognisant of, in relation to the assumption that participants were able and willing to give of their time in order to read the information sheet, complete the informed consent sheet and participate in the interview. They may well have had competing demands on their time.

There were also some specific ethical considerations, which needed to be considered in relation to interpretivism and narrative inquiry. Scotland (2012) highlighted participant autonomy and privacy as limitations of interpretivism, as it might lead to the "unintended discovery of secrets and lies" (Howe and Moses 1999, p.40). Scotland (2012) also stated that the risk of participant exposure increases as the amount of information given by the researcher increases. I therefore needed to be aware that this might happen. Participants might have disclosed more than they intended or wished to. Careful planning of the interview prompts and establishing an appropriate rapport in the interview relationship helped reduce the likelihood of client exposure. I was aware of needing to pay attention to being careful in relation to how much information or self-disclosure I offered. It was necessary to co-construct and build shared meaning and understandings of the issues raised by participants; my contributions needed to be considered as we were co-researchers in the process.

Narrative research is about relations and of gaining and reflecting on lived experience. All components of the research are touched by the ethics of the research relationship. So "narrative researchers have an ethical duty to protect the privacy and dignity of those whose lives they study to contribute to knowledge in our scholarly fields" (Scotland 2012, p.13). This was an important point and I believe that by considering ethical theory and following the suggestions above I addressed these issues.

The British Sociological Association (2017) acknowledged that social research can intrude into the lives of those who are studied. Whilst some participants may find the experience positive, for others it may be disturbing. Even if not harmed, some may feel wronged (Elliot 2005). Participants are often asked to reflect and share experiences and stories they have not explicitly considered before. Lieblich (1996) talks of the possibility of opening a Pandora's Box, or perhaps of opening old wounds. In contrast, some suggest that the research interview offers a safe space for participants to share upsetting events or experiences (Hollway and Jefferson 2000) and that it may be seen as therapeutic. Elliot (2005) proposed that the interviewer should be experienced enough to manage the interview in such a way as to minimise any psychological ill effects; I did feel experienced enough in this situation. Lieblich (1996) took this topic further and talked of narrative studies having components of both research and therapy, which therefore means that one needs to consider ethical issues from both fields. This resonated with me, as I am a researcher, counsellor/therapist, and occupational therapist. In my reflexive comments during the data collection period, I noted that I did spend time considering precisely this topic. The researcher in me was organised, prepared, following processes, and trying to remember and record the content and data following the interviews. The counsellor in me noticed various emotional and psychological themes and issues, such as loss and transition, whilst the occupational therapist in me wanted to view issues through an occupational lens, observing matters of occupational balance and occupational transition. Through keeping a reflexive account, this enabled me to record and explore myself in the research process and to mitigate against some of the dangers of research becoming therapy.

The Royal College of Occupational Therapists' (2017) Code of Ethics offered guidance for occupational therapists who are undertaking research and made clear statements on the requirement to undertake the following ethical actions. These included adherence to national and local research governance requirements and ethical approval processes, the protection of the interests of service users and others, the establishment and procurement of informed consent, and the protection of confidentiality. These aligned with the ethical theories, principles and actions explored above and undertaken in relation to my study. Table 10, below, shows the steps undertaken in the ethical process for this study, and Appendix 6 contains the application to the Queen Margaret University Ethics Panel.

Table 10. Ethical Process Steps.

Steps of the Ethical Process.
1. Read up on ethical considerations.
2. Wrote Research Proposal, including ethics section.
3. Submitted QMU Ethics form for Ethical Approval from QMU as educational institution where studying (Appendix 6).
4. Approached two colleagues, with whom I had previously run pre-retirement courses.
5. Met with one of them (Pre-retirement Course Provider) to informally discuss the study. Gave him an Information Sheet.
6. Discussed ethics, with the Pre-retirement Course Provider, of recruiting his relevant clients, as his administrator was to approach these potential participants. No issues arose.
7. Discussed and agreed best way to ethically promote the study to potential, relevant clients of his (Information Sheet).
8. His administrator contacted relevant clients by email, which included basic information I had forwarded, outlining the study. Two clients responded positively.
9. Contacted the two potential participants by email. Introduced myself and attached Information Sheets and Informed Consent Forms. (Appendix 6)
10. Once participants had agreed and emailed back, followed up with a phone call to arrange suitable time and date for interview.
11. Ensured participants had read Information Sheet and signed and returned Informed Consent Sheet before carrying out the interviews.
12. Approached retired ex-colleagues of mine to ask if they could access recently retired contacts of theirs. Two ex-colleagues suggested three potential participants.
13. Contacted the three potential participants by email. Introduced myself and attached Information Sheets and Informed Consent.
14. Once participants had emailed back and agreed, I followed up with a phone call to arrange suitable time and date for interview.
15. Ensured participants had read Information Sheet and signed and returned Informed Consent Sheet before carrying out the interviews.

5 Data Generation.

5.1 Narrative Interviewing.

The term 'generating data' was proposed by Mason (2016) in place of 'collecting data'. Mason (2016) opined that it was a more useful term, since it does not conjure up a view of researchers amassing data, and being apart and neutral from it. Since it is more epistemologically open, it allows more engagement in constructing knowledge. I did not plan just to gather or collect data, and worked towards how best I could generate data, from the selected data sources, since I wanted to engage with these sources. Mason (2016) went on to suggest that when considering method in qualitative research it is more than merely a practical technique of procedure for gaining data: it also refers to generation of data and intellectual, analytical and interpretive engagement in the process

A number of different methods of data generation can be used in narrative inquiry, including field notes of the shared experience, journal records, the observations of others, storytelling, letter writing, autobiographical writing, documents, pictures, metaphors, and personal philosophies (Connelly and Clandinin 1990). When exploring these methods, none of them appeared to facilitate exploration of the research questions. Participants' stories were to be the cornerstone. Storytelling (Connelly and Clandinin 1990) was considered for data collection, but narrative interviewing aligned with the vision of the planned interaction with the participants. Jupp (2006) explained that "narrative interviewing is a form of interviewing involving the generalisation of detailed stories of experience, not generalised descriptions" (p.189), referring to this type of interviewing as a 'discursive accomplishment'. This study required detailed stories of experience around retirement, pre-retirement, transition, and occupation. The variety of participants ensured diversity of stories of their experience, which are experiences of providers of pre-retirement courses (financial advisors), past course participants in such courses, and recently retired individuals. Their detailed stories were explored and generalised, as Jupp (2006) suggested. In recruiting only seven participants, depth in the participants' narratives was anticipated.

The possibility of participants taking the interview in a different direction and going 'off-plan' was welcomed, as narrative studies are emergent and are not normally fully-formed at the outset. It was therefore expected that procedure would require modification in the light of growing understanding, developing themes, and shifting strategies. This seemed to link directly to the research questions, as they asked for participants' views and experiences on the topic, so it was impossible to predict participants' contributions.

Sharing and co-constructing the experience being explored (retirement, pre-retirement, and occupation) was valued in narrative interviewing, which according to Hyden (2008) was when the participant and interviewer acted together in the encounter to build the narrative which emerged. Salmon (2008) suggested that narratives were co-constructed and the participant's intent was met with the analyst's interpretation, which was situated in their contexts. I was therefore a part of the data co-construction and generation at the point of interaction between the researcher and participant. I needed to account for the impact of my own positioning. This linked to reflexivity, which I have previously discussed. Co-construction was evident in the interviews I carried out, as I summarised participants' contributions for accuracy, contributed some additional points, developed responses, checked my understanding and offered contributions to build on participants' responses. In relation to co-constructing narratives, Hyden (2008) challenged the use of question and answer in narrative interviewing and referred to this as a 'stimulus response metaphor'. She suggested allowing interviewee and interviewer together to actively shape the form of the interview in a joint process, thus avoiding any pre-determined questions or stimulus response interactions. This was referring to her work with sensitive topics such as domestic violence and racism. Although sensitive issues were mentioned by participants in this research, the main aim of the study was not around sensitive issues.

Although co-construction was important, a flexible format, using themes arising from literature and evidence, appeared to offer a sensible compromise. Wengraf (2001) defended the use of semi-structured interviews, which offered a flexible framework. Dearnley (2005) supported this, stating that they encouraged depth and vitally, allowing emerging themes. However, using set questions would not allow the aims of this study to be met; rather, a set of themes, which emerged from literature and initial interviews, offered a foundation to the interviews. Thus I referred to this as 'eliciting narratives'. This complemented narrative interviewing, as a data generation method, and a combination of topics, theme and prompting questions, with co-construction and collaboration in narrative interviews, appeared relevant as ways of exploring the research questions.

As my epistemological stance was one of interpretivism, this linked to my interest in the views of participants. Interpretivists encourage researchers to go deeper than face value, incorporating additional ways to do this, such as nonverbal observations and reflexive comments. Creswell (2009) identified that interpretivism "aims to bring into consciousness hidden social forces and structures" (p.8). I planned to follow this, both during my interviews and in the interpretation of the data. My style in facilitating the sharing of the narratives of participants would be open and trusting, and I would be observing nonverbal responses and carrying out reflexive commentaries throughout the process.

Connelly and Clandinin (2006) stated that participants were required to have a voice within the relationship. This statement linked back to the constructivist epistemology, which involved the construction of individual meaning. Connelly and Clandinin (1990) highlighted the importance of the collaborative relationship, in which both researcher and participant have a voice. They went on to explain that voice is meaning, which is inside the individual, and a struggle may occur when the individual tries to communicate meaning to someone else. Connelly and Clandinin (1990) suggested that voice is also about relationships: the individual's relationship to the meaning of his or her experiences, to language, and to the other, since understanding is a social process. In order to give a voice to the participants, a process of self-insertion, or affirming, entering or perceiving the other's story, was suggested by Connelly and Clandinin (1990). This can be linked to empathy, which is a deep drive to understand the other. Empathy is about demonstrating understanding or showing that one is trying to understand, often through active listening skills. My experience and understanding of empathy allowed me to appreciate the concept of giving voice to the participants, and my experience and skills were appropriate and useful. Therefore, this method of ensuring participants constructed meaning from their narratives was facilitated through words and expression and by giving them voice in the relationship. During my narrative interviews, this aim of constructing meaning was fundamental to my prompting and facilitating the participants' voices. My interviewing techniques and ability to create a safe and comfortable environment were important, in order to offer an inviting space in which to help the participants express themselves in words. Hogan (1988) talked of the research relationship and stated it was an empowering relationship, which involved feelings of connectedness through equality, caring, mutual purpose and intention. This sense of equity was particularly important in narrative research and it was suggested that, in the past, participants in research were seen as objects for study and without voice. Practicing in a collaborative way and developing a collaborative research relationship, in which both researcher and participant had a voice, went some way to building equity in the relationship.

5.1.1 Subjectivity in narrative interviewing.

Ratner (2002) stated that, in qualitative methodology, "subjectivity guides everything from the choice of topic that one studies, to formulating hypotheses, to selecting methodologies, and interpreting data" (p.1). He went on to suggest that in a qualitative methodology, a researcher needs to "reflect on the values and objectives he brings to his research" (p.1). In contrast, objectivity presupposes identification of an independent reality. This can be difficult (or indeed impossible) if no independent reality can be identified, or if the reality is concocted by the researcher (Ratner 2002). There was no expectation of an independent reality from the participants in this study, but there was the expectation of constructing a shared reality (rather than one manufactured by myself).

When working collaboratively there was a need to reflect on the values and objectives brought to this research. I wished to explore my subjectivity through the knowledge and skills I brought. In narrative interviewing, there is an aim of working towards a collaborative production of meaning of events, and being subjective can be seen as desirable and important. This is highlighted in the case of co-construction, and Andrews, Squire and Tamboukou (2008) discussed this issue of subjectivity in the co-construction of narratives. They suggested that "the speaker's intent is always met with the analyst's interpretation, which is situated in discourses, history, politics and culture" (p.14). Interviewers and participants come into the interview with their own history, discourses and culture. Therefore, both the participants and I came into the interviews with such a background, which shaped and influenced our contributions. Andrews, Squire and Tamboukou (2008) went on to propose that conversations in narrative interviewing are based on ongoing re-negotiation of meaning, always 'becoming'. This makes them dynamic and the interaction can be seen as a subjective one, which was relevant to this research.

In narrative interviewing, the researcher works closely with the participants, exploring and recording the interview, and the research is based on a sound relationship and intense and active listening skills (Marshall and Rossman 2016). I explored the use of counselling skills by occupational therapists in my Masters Dissertation, and I counselled for four years in addition to my ten years of occupational therapy practice. I therefore brought relevant knowledge and experience to the narrative interviews. Counselling skills are supplementary skills often used by health and care professionals, enhancing the performance of specific professional roles. Many people use counselling skills in their work, but they are not trained counsellors (Burnard 2005). The individual using counselling skills is viewed in their specific role, or profession, and not as a counsellor (Burnard 2005; Nelson-Jones 2009; Hough 2010). My role was as a researcher, not a counsellor, but I had in-depth knowledge, skills and experience of the use of counselling skills. Terms such as 'counselling skills', 'interpersonal skills' and 'communication skills' are used interchangeably and synonymously. The specific skills of active listening, including clarification, paraphrasing, reflection, summarisation and acknowledgement (Swain 1995; Nelson-Jones 2009; Hough 2010) can be seen to be most useful in a narrative interviewing context. Clarifying what participants shared, and summarising their stories to consider shared understanding, was relevant to the interviews I carried out. Paraphrasing and reflecting were also helpful and illuminative skills used.

Rogers originally proposed the concept of offering core conditions in counselling (Rogers 1951). He stated they were essential for an effective therapeutic relationship and that they were not counselling skills, but ways of being. This included congruence, unconditional positive regard and empathic understanding. Psychotherapy and counselling authors, such as McLeod (1997), have written on narrative; however, no specific references were made to core conditions. More attention was paid to the value of narrative research to psychotherapy and counselling (Riessman and Speedy 2007). Thus, although the core conditions were suggested for a therapeutic relationship, I wondered if they would be helpful in promoting trust and showing understanding in a narrative interview setting. Congruence is about being honest, listening to participants' narratives, and working towards a shared understanding; this appeared to be relevant to successful interviewing, which was going to require honesty and transparency. Unconditional positive regard asks that we do not judge others. Marshall and Rossman (2016) suggested that there should be deep respect for participants in narrative interviewing, and this non-judgmental attitude was important, as I wanted to hear participants' stories. In order for them share these stories, they would need to feel accepted, and not judged. The core condition of empathy is to show deep understanding. It is difficult to do this, as I may not have experienced what is being shared. Empathy demands that I show that I am trying to understand. Having never been retired, many of the participants' experiences were not known to me but asking for deeper explanations and showing I wished to understand in more depth, (that is, showing empathy), added to the integrity of the interviews.

Jupp (2006) offered critical comment on narrative methods, stating that not all cultures are orally based and storytelling can be negatively viewed. It might be difficult for a participant to narrate experience through the spoken word alone. Culture can include social norms, family and traditions, and is shaped by past experience, so expecting all the participants to be comfortable telling their stories and sharing detailed stories of experience was perhaps too high an expectation. Narrative interviewing is not just a set of techniques, and may not be natural to all, but it can be seen to offer a way of forging dialogic relationships and greater communicative equality. My experience in counselling and my knowledge of the use of counselling skills of active listening were helpful. In addition, the core conditions of being congruent, non-judgmental and empathic facilitated the building of the relationship, despite the situation not being a therapeutic one.

The importance of building the relationship early on in the interview and facilitating an environment of trust and shared co-construction could perhaps be seen as a limitation of this method of data collection. The participants might expect a more formal way of working. I might find myself entering into more of a therapeutic relationship, rather than a researcher/participant relationship, as this type of relationship is more familiar to me. Clear planning and confidence in the method and theory of narrative interviewing reduced the risk of this happening.

There is potential for exploitation in narrative interviewing. Finch (1984) highlighted that interviews carried out in an informal manner, maybe in the participants' home, can easily take on the character of an intimate conversation between friends, and can leave the participants open to exploitation. She stated that participants could reveal very private facets of their lives. Elliot (2005) suggested that this can be disturbing and that the construction and sharing of narratives might lead to "reflecting on areas of their lives they had not thought about explicitly before" (p.136). All participants were fully informed about the proposed interview and topics for exploration, thereby reducing the likelihood of participants raising issues they had not thought of. A well-planned, professional manner and approach set clear boundaries regarding the interview, thus reducing the risk that participants felt like the interview was an intimate conversation (for more on this topic, refer to the section on ethics above). However, divergence from the set themes was expected and my experience in interviewing, listening skills and core conditions prepared me for this.

Having explored narrative interviewing and justified its use to answer the research question "How do people experience retirement?", data organisation and analysis will now be considered.

5.2 Data Organisation.

Andrews et al. (2008) suggested that narrative data can easily seem overwhelming and this confirmed that organising the data was not going to be easy. My first consideration, according to Mason (2018), was to recognise what constituted data in my study, and ways of storing it. Qualitative data can come in many forms, but for this study the raw data included audio recordings of the seven interviews, transcriptions of the interviews, notes/jottings, and reflexive commentaries. I copied recordings of the interviews from the digital recorders and stored them electronically, as well as typing up the transcripts of the interviews and storing these as Word documents. I also typed up my handwritten notes into Word documents, and saved my reflexive comments in this format too. I deleted or destroyed raw data such as original recordings on digital recorder and my informal paper notes. I clearly organised and labelled the electronic folders and files, using no identifiable features such as names, geographical locations or places of work. All data was backed up.

6 Data Analysis.

This chapter will initially link back to this study's epistemological underpinnings of constructivism and constructionism and will go onto justify the choice of narrative analysis as the selected method for data analysis, with explicit reference to other possible methods, and explanations of why they were not suitable. It will clearly define narrative analysis and outline narrative analysis strategies, as well as discussing limitations. It will also present nine steps for the narrative analysis of the transcribed interviews of participants in this study. When considering how to analyse the data, consideration was given to a number of data analysis techniques, including thematic analysis, grounded theory data analysis, and content analysis. Each was rejected in favour of narrative analysis, which is a data analysis technique typically used in narrative inquiry studies (Garvis 2015).

6.1 Revisiting the Epistemology.

Working with qualitative data was a challenge and involved epistemological consideration (Mason 2018). As my epistemological underpinnings included constructivism and constructionism, the data analysis needed to fit with this. In considering the most appropriate way of analysing the data, I needed to recall that constructivism entailed no objective truth, which meant my considering alternative and competing truths and findings. Being open to this was a challenge, as I was likely to use themes, headings, topics and categories. Constructionism sees meaning as a process between people and through relationships, so I also needed to ensure I included this perspective in my analysis of the data. Considering data in terms of literal, interpretative and reflexive readings (Mason 2018) initially helped me to gauge what I needed from the data. The literal reading of data appeared relevant, in that it was about literal form, content, structure and style. This included words and language used, and the factual content of the interviews. I was also interested in the reflexive reading, which located me, and my interaction with participants, as part of the data. It captured the relationships and expressed my involvement in the data generation. These two ways of reading data appeared to connect to my epistemological stances of being relational (constructionist), as well as allowing for different truths and findings (constructivist), and, in addition, included the actual content of the participants' stories. This led me towards considering how I would analyse the data in more detail. The following sections explain and justify my selected data analysis technique and process.

6.2 Content analysis.

Content analysis is a "technique used to extract desired information from a body of material by systematically and objectively identifying specified characteristics of the material" (Smith 2000, p.313). It "consists of comparing and sorting, its aim is to quantify (according to predetermined categories) content in a systematic and reliable manner" (Bryman 2008, cited in Floersch and Longhofer 2010). The intent was to be objective, with regard to yielding unbiased results that can be reproduced; furthermore, with content analysis, qualitative data can be transformed into quantitative information such as ratings, categories and frequencies (Smith 2000). It can be used in exploratory research, theory development, hypothesis testing, or applied research and is derived from mainstream social science (Smith 2000). There was clear agreement as to the process of carrying out content analysis, but limited discussion of its epistemological presuppositions (Smith 2000). Regarding further limitations it was seen as labour-intensive, with critics raising the issue of caution when assuming cross-cultural applicability of coding in content analysis systems (Smith 2000). Narrative analysis takes a wider approach than coding, reflecting the influence of disciplines outside behavioural and social sciences and it does not attempt to be objective, taking a subjective stance. In addition, as the aim of this study was to discover the experiences of participants' transition to retirement, there was no desire to transform the data into quantitative information, nor to develop theory or hypothesize. Content analysis was therefore rejected as a method of data analysis.

6.3 Thematic analysis

Thematic analysis is a "commonly used qualitative method to identify, report, and analyse data for the meanings produced in and by people, situations, and events" (Floersch and Longhofer 2010, p.409). It used systematic coding procedures to produce reliability. Researchers using this method looked for patterns, comparing units of text and sorting them into "categories of umbrella and sub-themes, which are assumed to represent some aspect of the phenomena" (ibid.). Thematic analysis followed six steps; familiarization with the data, initial coding, searching for themes among the initial codes, reviewing themes that may fit together as sub-themes, defining and naming final major themes, and writing up the themes to report the overall 'story' of the data (Braun and Clarke 2006). It also lent itself to computer analysis such as NVivo. Thematic analysis was considered for this study; however, I believed this would have required deductive reasoning and primarily undertaking a coding exercise. It may well have led simply to a statement of the main topics which were identified in the interviews. In considering thematic analysis I pondered that it asks 'what', whereas a narrative analysis might well lead to uncovering ‘why’ and ‘how’ in a more inductive way. I therefore decided against using thematic analysis.

6.4 Grounded theory

Grounded theory data analysis methods were also considered, where data would have been deconstructed whilst looking for themes and sub-themes (Hunter 2010). Charmaz (2008) stated that grounded theory “evolved into a constellation of methods, rather than an orthodox unitary approach” (p.161) and the aim of grounded theory was to generate a hypothesis using theoretical constructs generated from bottom-up data (Floersch and Longhofer 2010, p.409). Debate was outlined over the difficulty in defining grounded theory, which centred around the notion that theory emerged from the data (requiring researchers to set aside preconceived theoretical underpinnings), or that theory is partly grounded in the data, and partly in interpretations the researcher makes (Floersch and Longhofer 2010). Timonen, Foley and Conlon (2018) stated that it is often “hard to gain an oversight of the method and the different strands within it (p.1). Grounded theory researchers have the intention of “articulat[ing] relationships among identified themes or constructs” (Strauss and Corbin 1994, p.277). However, Charmaz (2008) suggested that grounded theory fails to consider the shared and mutual construction between the researcher and the participant. Nevertheless, there was agreement that grounded theory included intensive interviewing, line-by-line coding, constant comparisons, focused coding, axial coding, memo writing, theoretical sampling, and the outcome of a theory underpinned by the phenomenon under study (Floersch and Longhofer 2010). In considering grounded theory, I revisited the aim of this study, which was to explore participants’ experiences of the transition to retirement, and the notion that theory emerged from data interested me. This would have been relevant for my study; however, I valued the importance of building shared narratives between researcher and participant, in meeting my aim. In addition, there existed the possibility that the outcome from grounded theory data collection would have been a theory which emerged from, and was grounded in, the data; I was interested, however, in emerging meaning, emotional flavour and imagery, so this persuaded me to dismiss grounded theory as a data analysis method.

6.5 Narrative analysis

Narrative analysis reveals the constructed stories of individuals (Sharp et al. 2019) and narrative inquirers strive to attend to the ways in which a story is constructed, and for whom and why (Trahar 2009). Narrative inquiry, as a methodology for this research, needed a data analysis method which would align with the central research focus of discovering peoples’ experience of the transition to retirement. Narrative analysis appeared to be the most suitable. Garvis (2015) stated that narrative analysis is used within narrative inquiry, being described as "a process of synthesis of experience and ideas through narrative" (Bleakley 2005, p.537). Polkinghorne (1995) explained that narrative analysis was the organisation of stories into a coherent plot. Some saw this as only part of the "family of methods" (Bonsall 2012, p.98) in narrative analysis and highlighted that there was no consistent approach in the use of terminology around narrative analysis (Bonsall 2012). Narrative analysis was seen as using the narrative or story as the component of analysis and its "purpose is to deconstruct the participants' talk" (Holloway and Freshwater 2007, p.80) and explore narratives for plots and meaning.

In justifying this method of data analysis, narratives were claimed to be the principal means by which humans give meaning to experiences (Sawyer 2020). This was seen as vital for this study, as when asking people to share their experiences about their transition to retirement in this study, I wanted to facilitate participants giving meaning to their experiences, and using narrative seemed to align with this. In addition, Frid et al. (2000) proposed that analysing narratives led to a more profound understanding of the events in the narratives; moreover, as a data analysis method it offered understanding of complex human lives. Retirement is a complex phenomenon and narratives around this topic were likely to be complex and dynamic. Narrative analysis was also seen as useful for focusing on individual stories, via collected narratives and interviews (Social Research Association 2020). As the aim of this research was to ask each individual participant to share their stories of retirement, this linked well to narrative analysis.

6.6 Narrative Analysis methods.

It was suggested that there ecist a variety of ways of undertaking narrative analysis (Trahar 2009); however, in order to ensure a robust analysis, it should focus both on what is told and also how it is told (Riessman 1993). Different data analysis methods have been used by narrative researchers and no single, agreed method has emerged (Clandinin 2007; Holloway and Freshwater 2007), and various frameworks have been developed in order to analyse narratives (Riessman 1993; Polkinghorne 1995; McCance et al. 2001; Bates 2002; Kelly and Howie 2007). In exploring these frameworks and ways of analysing narratives, Emden (1998), Hunter (2010) and Sawyer (2020) suggested considerations, strategies and steps.

Emden (1988) explained and defended her strategy for analysing narrative data. She suggested creating a core story and undertaking ‘emplotment’. Emplotment is a way of synthesizing fragmented communication and changing or transforming it into understandable narratives (Daiute 2014). Creating a core story is “a means of reducing full length stories to shorter stories to aid the narrative analysis” (Emden 1988, p.35). Polkinghorne (1998) and Mishler (1986) used this strategy, and referred to Labov (1986). However, Labov and Mishler work from a sociolinguistic perspective, being interested in microanalysis of language, which was not so relevant to my work. Polkinghorne’s work was more relevant, drawing from the human science perspective. Emden (1998) built on this, adapting it to suggest seven steps for narrative analysis (see Figure 3, below).

Emplotment is “a process of working with the one or more plots of a story in such a way that the significance of the story is disclosed, that is [it] ascribes sense to a story” (Emden 1998, p.36): the plot weaves together the events, which may be complex, to make a single story. Emplotment is therefore “a dialectic process that takes place between the events themselves and a theme which discloses their significance and allows them to be grasped together in one story” (Polkinghorne, cited in Emden 1998, p.36). There can be more than one plot but there may well also be plots which do not appear to be ordered as a set of events (Emden 1998).

These two strategies of creating the core story and emplotment (identifying the plots) in each story can be seen in the analysis processes put forward by both Hunter (2010) – who offered six steps for narrative analysis – and Sawyer (2020), who built on this, referring to Crossley (2000), and presenting a structured five-stage process which she used for narrative analysis in her research. They use terms such as ‘analyse’ and ‘represent’, with regard to narrative data (Hunter 2010), relating to creating the core story and assigning genres to each narrative to create summaries of each narrative (plot) (Sawyer 2020) relating to emplotment.

Table 11. Summary of Three Authors' Narrative Analysis Process.

Emden (1998)	Hunter (2010)	Sawyer (2020)	Synthesis showing the common or similar stages.
Read the full interview. Delete all interviewer questions.	Summarise each participant's story in a few pages.	Read and familiarise: familiarise and re-read each transcript multiple times to gain an overview of the content and in relation to general themes, patterns and language.	Read and summarise.
Delete words which detract from key idea of each sentence or group of sentences. Read remaining text.	Code the data into themes and sub-themes using participants' own language to describe each theme; highlighting 'quotable quotes'.	Identify narrative tone: reflect on the manner and 'emotional flavour' of how each narrative is told. Assign genres to each narrative. Create detailed summaries of individual narratives.	Find themes. Use participant's language, identify tone, genre. Summarise, highlight quotes.
Identify fragments of constituent themes (sub plots) from the ideas within the text.	Analyse and represent narrative data early in the process;	Identify imagery and themes. Explore themes and images across the whole narrative to consider changes as the narratives progress.	Analyse, explore themes.
	Pull out one phrase to represent each participant. Use one phrase to summarise the main theme of the thesis.	Weave a coherent story: put narratives back into a coherent story for each participant which is grounded in the data and uses quotes to demonstrate interpretations.	Weave into coherent story. One phrase.
Core story to respondent.	Use different analysis techniques; continuously interrogating the data; and understanding that analysis and writing up are interwoven processes.	Cross-analysis: look for commonalities and differences across narratives/coherent stories by synthesising salient themes.	Interrogate the data. Cross analysis.

In critiquing these frameworks, in relation to my study and their accessibility and practical application, Emden's (1998) steps were logical and concise, but appeared to lack detail. Hunter's (2010) process was again logical and clear; however, the statement "analyse and represent the data" was rather ambiguous and the suggestion to "use many different analysis techniques" (p.7) seemed rather open. Sawyer's (2020) steps included identifying imagery and themes, which appeared relevant to my data, since it would likely be open to imagery, as participants shared narratives of their transition to retirement. In line with other narrative researchers who adapted frameworks for analysis (Emden 1998; McCance et al. 2001; Kelly and Howie 2007), and in order to keep my research focus central, I constructed the following steps for my narrative analysis from the work of Emden (1998), Hunter (2010) and Sawyer (2020).

Figure 3. Steps for Narrative Analysis.

Read the interview (field text), familiarise and re-read. Gain overview of each transcript.

↓

Delete interviewer questions.

↓

Create summaries of individual plots (research texts).

↓

One phrase to represent each participant.

↓

Identify narrative tone, genres, imagery and themes to each plot.

↓

Weave coherent story/narrative: put plots into a coherent story/narrative (emplotment) for each participant (grounded in data and using quotes).

↓

Cross analysis.
Commonalities and differences across narratives and coherent stories.

(Emden 1998; Hunter 2010; Sawyer 2020 [adapted]).

The participants consisted of two providers of pre-retirement courses (financial advisors), two past course participants in pre-retirement courses (now retired) and, finally, three recently retired individuals. It was clear to me that as I worked through the steps familiarizing myself with, identifying, theming, summarising, searching, and assimilating the data, I was also beginning to interpret the material. At this stage, it became apparent that my research process was not at all linear, despite following the steps in Table 3. I was continually oscillating between how to report and present the data (or research texts), and how to discover emerging narratives from plots, including genres, imagery, and threads. Data analysis was seen as an iterative process by Carcary (2009), whilst Vaismoradi et al (2015) suggested that the qualitative analysis process was “cyclic, without finite interpretation and requires researchers to return repeatedly to data and the coding process throughout the analysis process” (p.103).

St. Pierre (1997) noted that some suggest that the process of research methodology is seen as linear and she posited that this does not fit with how research actually happens with "data collection, analysis, and interpretation happening 'simultaneously'" (p.180). Similarly, Guttorm (2012) suggested that conventional representations of data chapters are often reductive, in terms of the complexity of the research subject, and limiting, in terms of the struggle to represent the multifaceted nature of the data. I accepted Guttorm's (2012) suggestion that reducing the complexity of data to the conventional headings can be limiting, but I did find the steps I had constructed essential, as they acted as a structure.

Once the interviews were transcribed verbatim, these became 'field texts'. Clandinin and Connelly (2000) suggested that field texts become 'research texts' after reading and re-reading. I followed the nine steps for narrative analysis I had constructed by adapting previous narrative researchers work (Emden 1998; Hunter 2010; Sawyer 2020).

Initially I *read and re-read each interview* (field text) and familiarized myself with the transcripts, gaining an overview of each transcript. I then *deleted the interviewer questions*, which allowed for a clear focus on the participants' voices. The full transcripts were kept accessible and were referred to for detail. These reduced transcripts were placed in one side of a table and, *from them, summary plots emerged.* These were created in the other half of the table and frequent revisiting of the data was required at this stage. These plots did not necessarily occur in a logical way and were threaded throughout each reduced transcript. I created *one phrase to identify each plot* and again went back and forth over the plots to ensure I had ascribed accurate meaning in the phrases.

As a plot is based not just on what happens, but also why it happens (Castello 2016), I identified the *narrative tone* (emotional flavour), assigned a *genre* and identified any *imagery* and *themes* for each plot, for all participants. This again demanded constant revisiting and reconsidering of the suggested tones, genres, imagery and themes I had identified. Each participant had several plots; for example, Retiree 3 had fifteen plots which came together to make his coherent story or narrative (see Table 14, below). Despite Sawyer (2020) using the term 'coherent story' to describe the overall story or narrative, once the plots were synthesized, I decided to use the term 'narrative'. Daiute (2014) defined narratives by suggesting they tend to include characters presented in spatial and temporal contexts, to share some meaningful experience or idea. This resonated with the data and the plots (the participants' perceptual and interpretive framing of specific narrated events), through emplotment (the amalgamation of multiple plots), became the narratives.

Several researchers recommend the development of a research audit trail (Hoepfl 1997; Koch 2006; Akkerman et al. 2006). Carcary (2009) suggested that:

Audit trails document the course of development of the completed analysis and in developing an audit trail, a researcher provides an account of all research decisions and activities throughout the study. (p.15)

A snapshot of my research audit trail is given below, to highlight the analysis process. An example of this analysis process can be seen from the audit trail for Course Provider 2 (financial advisor). A summary plot was identified for Course Provide 2, in relation to what people do in retirement and he explained that he believed that people “Do more of what they already do and enjoy,” going on to speak further about this. This plot emerged from his interview transcript and ensuing transcript summary, and was highlighted as a summary plot. It was then analysed, taking into consideration tone, genre, imagery and themes, and these were then recorded.

Table 12. Course Provider 2 Plot: "Do more of what you already do and enjoy".

Course Provider 2 (Financial Advisor). Plot: “Do more of what you already do and enjoy”.
Narrative tone: sensible. **Assigned genre**: insightful, health and wellbeing. **Imagery**: people do more of what they know in retirement **Themes**: keep active doing more of what they already do.

This analysis process facilitated the building and construction of the overall narratives for each participant. The narratives were the synthesis of the plots, involving the process of emplotment, which included weaving the plots together to construct a single story. The plots were grounded in data, built from verbatim quotations to support the validity of data generation (Whittemore et al. 2001), and constructed through exploring their narrative tone, genre, imagery and theme. Each participant therefore had plots which were synthesized to form the overall narrative.

Another snapshot from my audit trail for Retiree 3 shows a summary of his plots which were identified and then synthesized to form an overall narrative.

Table 13. Plots which formed the overall narrative for Retiree 3.

Plots. These plots, through emplotment, form the overall narrative.
Enjoy retirement.
Work did not offer retirement planning. Left to get on with it.
I am used to change; change does not concern me.
How I structure my time.
Cut your cloth ….
Reducing my days broke me in.
Deciding when it was time to go. The kernel was planted.
Kept my social contacts and stayed local.
All the activities I do in retirement.
Might it be selfish to want to be healthy and spend more time with my family?
Doing what I did before and being time honoured.
I like to keep mentally stimulated.
Enjoy life for now,
Am I a valued member of the community?
Information about work goes with the retiree.

The final stage of the narrative data analysis involved *cross analysis*, identifying commonalities and differences across narratives. Individual participant's plots were summarised into tables which synthesized the overall narrative, showing the plots, including tone, genre, imagery and themes. Table 14, below, is from the audit trail and shows the summary of Retiree 3's narrative, displaying the plots and assigned narrative tones, genres, imagery and themes.

Table 14. Retiree 3. Summary of Narrative.

Plots	Tone	Genre	Imagery	Themes.
Health in retirement, more active (away from the computer).	Proud.	Cautionary.	Walking and active, not sedentary at the computer.	Men more reserved in seeking medical help, lost weight in retirement.
Loss of control through redundancy	Anxious, fearful.	Self-disclosure.	Upsetting, fearful time.	Loss, loss of control, redundancy.
Self-employed before retiring, in/out of retirement for last 5 years of working.	Made the best of the situation.	Life story.	Uncertainty, in and out of work.	Decided not to take early retirement, cycle of in and out of work.
Tapering off is a good idea.	Let down, not available to him formally.	Advice. Seen a good thing.	His tapering off not formally organised.	Tapering off seen a good thing.
My interests have easily expanded to fill retirement.	Pragmatic felt skilled.	Life story.	Used interests, skills, knowledge from work in retirement.	Continue what I did before, use it in retirement.
I didn't plan it out I just decided it, I had the choice when to stop. Reasonably well off.	Prepared and capable.	Self-disclosure.	Made the decision.	Clear decision when to retire, comfortable financially.
You become a child and parent and it reverses as you get older	Sad, loss of parents.	Self-disclosure.	Constant caring responsibilities	long term caring, reversal of parent/child roles.
Participates in a variety of activities.	Satisfied with his occupations.	Descriptive.	Joining in a lot of activities.	Gardening, cultural activities, reading, art, wood carving, crafts, holidays, cookery.
How my retirement is structured: blue and pink lists and caring responsibilities dictate our routine	Is well organised. Restricted by caring.	Self-disclosure.	Sticking to the colour coding.	Blue and pink lists, restrictions of caring on structure.
Bus pass is a great boon.	Grateful.	Sharing.	Regularly going out for coffee.	Benefits of bus pass helps boost economy.
Retirement opportunity to rethink how green you are.	Excited.	Rallying support.	Decluttering.	Sustainability in retirement.

All participants' tables were compared, and common plots were identified and colour-coded in a Collated Findings Table (Appendix 8). Fifteen common plots were identified from all participants and these were further grouped into four overarching shared themes. Differences or outlying differences were also identified.

6.7 Limitations.

There are however also limitations to using narrative analysis and it is suggested that three main issues can arise when using narrative analysis. These were identified by Savin-Baden and van Niekerk (2007) as data management, presentation and trustworthiness. Being able to demonstrate trustworthiness is a limitation in narrative analysis; however, trustworthiness has been considered earlier in this work. In using narrative data analysis "stories can be difficult to interpret in terms of the relationship between storytelling and the story making in the presentation of data" (Savin-Baden and van Niekerk 2007, p.467). In addition, attention must be paid to managing data interpretation, data presentation and the story, that is "how participants are represented and spoken for in the presentation of the data" (ibid.). There were also limitations related to constructing and utilizing one's own narrative analysis steps, such as I did above. Despite these being situated in previous work (Emden 1998; Hunter 2010; Sawyer 2020), they have not been previously tried and tested as in this structure. Data management, trustworthiness and presentation of data have been considered in this work, and evidence has been used to underpin decisions and choices made with regard to the analysis strategies undertaken, in an attempt to reduce the limitations.

Bleakley (2005) also raised the issues of narrative researcher attributes and suggested that researchers needed to demonstrate high levels of ethical awareness and criticality and that "reflexivity and tolerance of ambiguity" (p.539) were essential. These were indeed challenges for me and, in this study, ethical considerations were addressed in the Queen Margaret University Ethics process and form (Appendix 6) and through supervision. Reflexive commentaries were undertaken (Appendix 3 shows an example), and my position in the research was considered in these pieces of work. As for managing ambiguity, this was challenging, and reflexive commentaries facilitated insight. Critical engagement with theory and literature assisted ongoing criticality with regard to the work. However, these issues were not just addressed by reflexive writing. Ongoing supervision, as well as revisiting these topics, was undertaken.

As I was organising and exploring ways of data analysis, I revisited my research question. Mason (2018) suggested that the materials and data generated may lead to a change in focus and might lead to reconfiguration of the original research questions. However, my question was still relevant and remained "How do people experience retirement?"

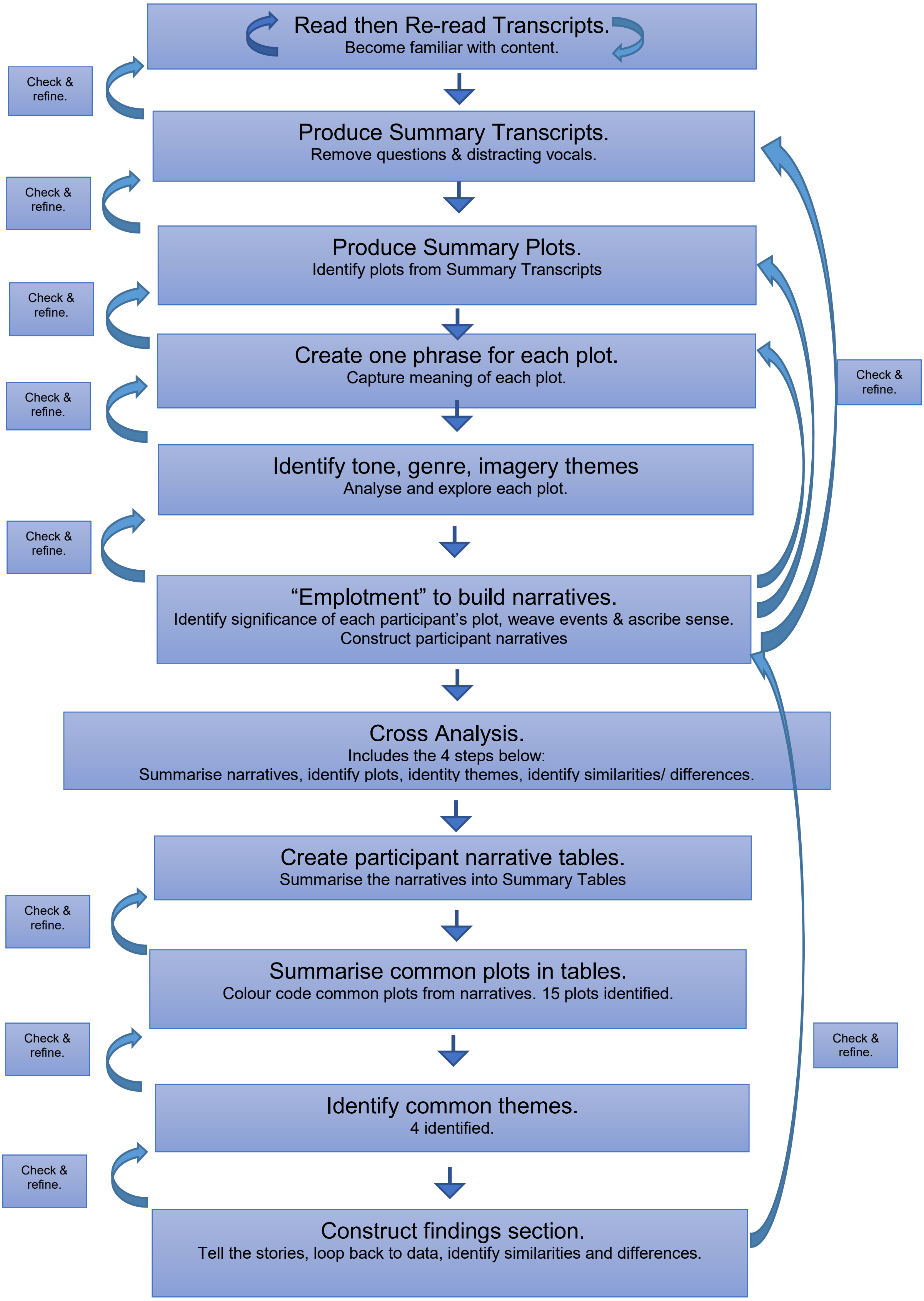
7 Findings.

This section will present the findings of the study, providing detail on the trail of the analysis. It will refer to, and cite examples from, participants' narratives and plots within narratives, and explain how the findings emerged from the raw data. The initial seven steps (in Figure 3, above) were further developed; this is shown in Figure 4 below, which more clearly identifies what emerged from the data. This diagram also highlights the constant re-examining and re-analysing of the data which was required. This section will go on to explain how the findings emerged at each stage of the process, and I will offer insights, whilst authentically co-constructing and interpreting the findings. These will be presented in relation to four overall themes of 'planning my retirement', 'how and when I transitioned to retirement', 'experiencing my retirement' and 'what I do in early retirement', which arose from fifteen shared plots.

7.1 How the Findings Emerged.

This section will initially explain how the findings emerged at each stage of the analysis process, by providing examples of how plots, narratives and themes became known. It will then proceed to present the main findings. Initially comment will be made on the interview setting and, subsequent to this, the analysis process (in Figure 4, below) will be followed, to show how findings emerged at each stage. Finally, the four emerging themes will be presented and will refer to participants' quotations, plots and narratives.

Figure 4. Data Analysis Process showing how the findings emerged.



7.2 Interview Setting.

The environment in which the interviews took place appeared to influence the ambiance in the interview; that is, with the interviews in participants' homes the rapport was built very quickly in all cases. The length of the interviews also appeared to be affected by the environment, with the two interviews in workplaces being shorter. The settings included one place of work (Course Provider 1), two at my university (Retiree 3 and Course Provider 2) and four in interviewees' own homes (Past Course Participants 1 and 2, and Retirees 1 and 2). When the interviews took place within participants' homes, participants seemed to quickly and willingly share their stories, appearing to feel comfortable and talking with ease.

In contrast the two participants who were interviewed in a 'work' setting at times appeared more formal in their responses; an example of this was Course Provider 1 stating "*I define myself as a business owner, building this business*" and "*my job defines my financial future*" (Course Provider 1). This interview took place in his office, across a desk. He was formal throughout the interview. However, this narrative surrounded his being a financial adviser and provider of pre-retirement courses, so his views were predominantly offered in relation to this professional role. This formality can be further illustrated by Retiree 3 who shared that he "*didn't plan it* [retirement]*, I just decided it, I had the choice when to stop*" (Retiree 3). This rather blunt, staccato statement was indicative of his overall narrative, which may well have been influenced by the more formal setting of an office in the university. The two interviews which took place in work settings (university and office) were shorter, taking less time than the others, and required more prompting and facilitation from me. I wondered if my interview skills had perhaps also contributed to this, since they improved, the more interviews I undertook. However, Retiree 3 was the last participant I interviewed and this was a shorter, more staccato interview, requiring more prompting and encouragement than others. The interview setting is therefore likely to have influenced the rapport, and the way interviewees participated and contributed.

7.3 Emerging Findings.

I read and re-read the transcripts, familiarizing myself with the content of each interview. This allowed me to revisit each transcript a number of times. I then deleted the interviewer questions and other distracting vocalisations, and created *summary transcripts*. I kept the full transcripts and returned to them throughout the process; however, deleting my questions, prompts and hesitant vocalisations, or space fillers in conversation, such as 'um' or 'erm', allowed me to focus on the words and phrases of the participants.

7.4 Plots.

I cut and pasted the summary transcripts into the left-hand side of a table; subsequently, I made notes and took quotations from these summary transcripts, using these to identify *Summary Plots*. These plots were grounded in the data and used direct quotations to support the validity of data. I undertook this for each participant. One participant's example can be found in Appendix 7. This again involved reading, re-reading, and finding the plots which were not always logically expressed (i.e., in order). Participants frequently introduced a plot and then moved away from it. For example, Past Course Participant 2 mentioned that he was a grandfather early on in the interview: "*I am also I'm a grandparent these days*" (Past Course Participant 2). He then spoke at length about other issues, before returning to this plot around grandparenting, stating: "*I do grandparent duties once a week, a wee granddaughter comes along on Monday afternoon, stays till Tuesday afternoon with us*" (Past Course Participant 2).

Past Course Participant 1 also began to describe and share a plot by stating "*I take Poppy for a big walk and I come back and I huv my breakfast*" (Past Course Participant 1). He then went on to speak of other things, then returning to what developed into a plot about his health and wellbeing since retiring. This plot included him recognizing that he was not now required to work twelve-hour shifts, that he has lost weight, and that he enjoys regular dog walks. Part of this plot is captured in the excerpt below:

that dog takes a bit of lookin' after. When I was working she would get 20 mins in the mornin'; somedae else would need tae take her oot … and when I came in frae work at night after 12 hoors, ye wur no really lookin' tae go oot with the dug. (Past Course Participant 2)

I discovered plots by multiple revisiting of the summary transcripts and tracing or following plots as they were raised, dropped, and then picked up again by the participants. For each participant I noted these summary plots on the right-hand side of each table, and then created *one phrase or word to describe each plot.* These phrases or words changed and evolved as the analysis and exploration of the summary transcripts took place, since they were intended to represent the plot. For each plot I *assigned narrative tones, genres, imagery and themes.* This allowed for deeper and fuller exploration of each plot, and the development and creation of meaning and understanding. Detailed immersion in each plot took place, in order to uncover the tone, genre, imagery and themes of each plot. An example of this is given below for Retiree 1. This plot was about deciding when to retire:

Things were beginning to change … so it was time I got out and left. I had been thinking about … whether I would go early … They were constantly trying to get rid of staff … the idea of retiring had been in my mind for … about five years or something. It consisted of a kernel which was there, and you keep thinking about it. (Retiree 1)

This plot was about a 'kernel being planted' and Retiree 1 had been thinking about retiring for some years before he finally did. The image of this kernel was a powerful metaphor and he talked about retirement almost as if he were growing into retirement, in terms of thinking about if for years before and then tapering off his days. His time in retirement therefore slowly increased or grew. The prompts I used to assign narrative tones, genres, imagery and themes, facilitated deeper involvement in each plot for every participant. After exploring each plot, I summarized this in a table for each participant; the example for Retiree 1 is given below.

Table 15. Summary of One Plot; Retiree 1.

Retiree 1. Plot: Deciding When It Is Time to go. The Kernel Was Planted.
Narrative Tone: Contemplative, thoughtful, considered. **Assigned Genre:** Reflective**.** **Imagery:** A kernel growing in relation to retiring. **Themes:** Thought of retiring for 4 or 5 years.

7.5 Narratives.

Following this I then used the process of *'emplotment'* to build each participant's overall narrative. This involved identifying the significance of each participant's plot, weaving the events, and ascribing sense. I built and created the narratives from multiple plots; there was a degree of complexity involved, as I constructed individual participant overall narratives. This was not a simple, linear process, but involved constant revisiting and reconstructing of the narratives. The weaving of plots into an overall narrative for each participant took time and involved constant re-examination of the emerging narratives. I summarised these into *participant narrative tables*, and an example of one participant's narrative table is given below.

Table 16. Past Course Participant 1. Summary of Narrative Showing; Plots, Narrative tones, Genres, Imagery and Themes.

Past Course Participant 1.				
Plots	**Narrative tone**	**Genre**	**Imagery**	**Themes.**
Earn pension, no work.	Pragmatic.	Factual. .	The good life.	Earning pension, not having to work.
Daily occupations and routine.	Contented, happy, proud.	Explaining daily life.	He is the central cog in the family's wheel.	Favourite occupations, daily routine, continuing what I used to do.
Health and Well Being.	Proud, pleased with self,	Self-development	Jumping at opportunities to improve lifestyle.	Losing weight, stopping drinking, reduced stress.
Family Relationships	Disappointed previously unable to do enough for the family.	Supporting the family.	Glad I can help out now.	Supporting family, able to do it now.
Life Breezes By	comfortable, satisfied, content.	Taking my own path.	Freedom with less consequences.	Life is good. Life breezes by.
The Decision to Retire.	Fearful, worried,	Taking risk.	Reaching the end and wanting out.	Making the decision.
Planning Retirement.	Pragmatic, proud found out from others.	Factual.	Chatting with pals.	Finances, pension, find something else, a hobby, nobody ever says you will hate it.
Sourcing Information to Plan for retirement.	I had done my planning.	Not vital, information useful.	Did not enjoy being told what he already knew.	Health and wellbeing information useful.
Bored others might go back to work.	Shock and disbelief.	Horror.	Cannot believe some return to work.	Boredom in retirement, need to fill life.

These individual narrative tables were then synthesized into a *Collated Findings Table* (Appendix 8). This required a detailed understanding of each plot, which made up each overall narrative, so as not to lose the meaning when attempting a summary. Revisiting the summary transcripts, the summary plots and even the original transcripts took place during this phase, in order to check the meaning and accuracy of plots and overall narratives.

7.6 Common Plots and Emerging Themes.

Cross analysis then took place and I then looked for *commonalities* and *differences* across the plots and narratives. These will form the main body of the remainder of this findings section. Fifteen common or shared plots emerged. These were identified by colour-coding common plots from each summary narrative, and were then grouped into four themes which emerged from the data. Table 17, below, shows the common plots, whilst Table 18 shows the four themes. This enabled me to have an overview of shared plots and arising themes within narratives.

Table 17. Common Plots Identified from Participant Narratives.

Common Plots.
1. Retirement Brings Freedom. 2. Planning My retirement. 3. Sourcing Information to Plan for Retirement. 4. What I Do in Retirement. 5. How I Do What I Do in Retirement. 6. I Do More of What I Do Already. 7. Staying Healthy. 8. How and When I Transitioned to Retirement. 9. Ways of Transitioning to Retirement: - others might go back to work. - tapering off. 10. Loss. 11. Social Contacts. 12. Family Relationships and Caring. 13. Finances. 14. Life Breezes By.

Table 18. Emerging Themes.

Planning my retirement:	**How and when I transitioned to retirement:**	**Experiencing early retirement:**	**What I do in early retirement:**
Financial planning. Legal planning. Sourcing Information.	Taking the decision. Tapering off. Back to work.	Loss. Social contacts. Freedom. Family relationships. Caring. Staying healthy. Life breezes by.	What I do & how I do it. I do more of what I already did.

Table 19, below, summarises the key terms which were used, showing the progression from transcripts to plots, to narratives, to the final themes.

Table 19. Explains Key Terms for the Findings.

Transcripts →	**Plots** →	**Narratives** →	**Shared Themes**
These were the transcribed interviews.	These were within the transcripts and emerged from them.	Built from plots and each participant had an overall narrative, made up of various plots.	Arose from shared / common plots.

The following section will recount the stories of how the four themes emerged. I will authentically reconstruct the stories and will refer to participants' quotations (from their transcripts), plots, and narratives, in order to present a synthesis of the findings.

7.7 Theme 1. Planning my Retirement.

Every participant had a plot in relation to planning their retirement and three main plots emerged: financial planning, legal planning, and pre-retirement courses.

7.7.1 Financial Planning.

All mentioned financial planning for retirement, or financial management in retirement, and there was variation as to how they explained their plots. The two providers of pre-retirement courses shared plots which were about giving advice. They were both financial advisors, and part of their professional role was to provide retirement planning. They both gave examples of why one needed to plan for retirement. Course Provider 1 had many years of experience working with clients and helping them plan financially for retirement. However, his narrative showed a breadth of issues which he felt were important to retirement, not just financial planning. His underpinning message was that individuals should be financially prepared for retirement, but he also spoke of encouraging his clients to plan for health and wellbeing in retirement. This appeared to show that his perspective was more holistic than merely considering financial issues for retirement. This can be seen in the quotation below:

If you want to do certain things you have to financially plan for them. What do you need to do? … understanding the past and what I have (occupational pension), transition to retirement (financial planning), forward financial planning, possible career transition, health and wellbeing. (Course Provider 1)

Here, Course Provider 1 was explaining in a logical manner what people need to do to plan for their retirement. He included considering the past, the transition, and the future.

Course Provider 2 also spoke about financial planning and his narrative included various plots around this theme. This plot emerged as he was talking about retirement in general terms. He became very animated and emphatic when he started talking about financial planning and he recounted this plot using questions. He spoke about the importance of planning financially and the speed at which retirement comes around:

You need to think about it, plan it, process it. Ask what's our expenses going to look like, what is it you want to do? … What's all that going to cost? … it may seem a long time away; it does come around very, very quickly, and planning is extremely important. (Course Provider 2)

He added a cautionary element to his plot, and this was apparent throughout his overall narrative, which was to urge people to plan for their retirement. At times this almost appeared patronizing in his tone and the imagery which arose from his plots. However, his professional role as a financial advisor had given him insight into the financial cost of retirement, which was similar to Course Provider 1, and he highlighted this: "*Retirement is doing things, you want to do in terms of hobbies, spending more time with family particularly, maybe grandchildren … that retirement comes at a cost obviously*" (Course Provider 2).

The course providers (financial advisors) therefore shared their plots with a rather emphatic advice-giving style. This can perhaps be explained by the fact they were both financial advisors, and by the very nature of their professional role, in that they are required to give clear, direct, understandable advice. This differed from the other participants, who added many more anecdotes to their plots which were situated in their own retirement process.

7.7.2 Sourcing Information to Plan for Retirement.

It emerged that participants in this study sourced information for retirement in a variety of ways. Past Course Participants 1 and 2 mentioned the pre-retirement courses they had attended, which their work offered. It appeared that Past Course Participant 2 valued this retirement planning experience and his plot, in relation to this, went though some of the issues which were raised at the pre-retirement course. He saw this as a good initial way of finding out more about retirement and valued the contact with others who attended the pre-retirement course. However, he went on to explain that he had also used the internet to source additional information about retirement, following up on other legal and financial issues subsequent to the course. He seemed content with the ways he had accessed information about retirement, and he showed initiative when he explained that he had used a variety of sources for this. In the quote below he expressed his belief that the pre-retirement course was comprehensive; he also emphasized the importance of financial planning for retirement:

I thought it the pre-retirement course was quite comprehensive … financial planning and all that is important … and you do need to have money to pursue your interests … (Past Course Participant 2)

However, Past Course Participant 1 did not value the pre-retirement course he had attended. His plot was about sourcing information for himself. His overall narrative, which ran through his interview, was that of being dissatisfied with work and what had been offered to him. This included his view that poor conditions of work had been offered, as well as limited support for retirement planning, and his dissatisfaction was apparent when he spoke about this plot around sourcing retirement information for himself. He explained that he had done his own planning, stating: "*I cannae really remember what the retirement course was about*" (Past Course Participant 1]. He added that most of his personal planning was consulting with his peers, and explained that he spoke to friends to help him decide when he was going to retire: "*Basically, talking tae … people who had retired, whit they hud done … you are dain* [for] *yer research, ta make yir ain mind up to whether yir gonna go or no*" (Past Course Participant 1).

Additionally, all three recently retired participants shared plots about how their workplaces offered no formal retirement planning. Retiree 1 also spoke on this theme of being dissatisfied with work for not offering any pre-retirement planning or advice and having to turn to colleagues instead. He was dismissive of his work place on a number of occasions throughout his narrative, and this was especially evident in relation to pre-retirement planning. He spoke about working for the council for many years and feeling he was not treated well, leading up to retirement. He was perhaps feeling let down and undervalued, and his expectations of his employers had perhaps not matched what they actually offered. He appeared disappointed, but unsurprised, at this lack of action from his employer and I noted some cynicism in his statements, which included the phrase "*… which as far as I am concerned was fine*" (Retiree 1). He also spoke with colleagues about retirement planning and sourcing relevant information; whilst sharing this plot, he appeared pleased with the outcome of this. This was shown when he said: "*We were very much left to get on with it to be honest … here's your package, off you go*" (Retiree 1) and he explained how he had asked colleagues for advice, stating "*I guess you discussed with colleagues at your level and about the same age, you know. What you thought your pension might be and stuff*" (Retiree 1).

Retiree 2 also appeared to feel disappointed that his work had not offered any formal pre-retirement planning. He had worked for the same company for many years and he also expressed some disappointment that, near to his retirement, he had had to reapply for his job and take a cut in salary. This theme of disappointment continued, at the lack of pre-retirement planning offered, and he also appeared to feel let down, since it appeared that pre-retirement courses had been offered in the past. This is seen in his statement that "*I think it* [a pre-retirement course] *would be a good thing, because it is a huge life change. There used to be* [pre-retirement courses] *… HR knew when people were going to be retiring and they arranged these courses*" (Retiree 2).

These had in common that their workplaces did not offer any formal planning. What is clear is that participants noted this, but did not appear to raise it with their employers by checking or asking if they were entitled to any planning advice. They were a little vague about this, but nothing had been offered and they appeared to have managed to plan for their retirement, with no formal advice.

7.7.3 Legal Planning.

In addition to financial planning, legal planning for retirement was raised by a number of participants. Course Provider 2 explained he always asked clients "*is everything sorted?*" (Course Provider 2). This was not just in relation to financial planning, but also legal planning. He was talking about what he covered when working with his clients in his capacity as a financial advisor, and it seemed that financial and legal matters were especially important to him. When he ran pre-retirement courses, he asked a solicitor to contribute, in order to cover legal matters. He shared this in a matter-of-fact manner, and it seemed to be the foundation of his work, along with financial considerations for retirement.

Retiree 2 explicitly stated that he had arranged legal matters for retirement. This was explained in passing, and although he did not spend time highlighting the point, it appeared that he viewed it as vital in his retirement journey. He lived alone and spoke about an ex-wife, in relation to him having to arrange legal (and financial) matters himself. This implied that he felt the responsibility of arranging such things and he simply stated, "*about wills and power of attorney, I've got it done*" (Retiree 2).

Retiree 1 shared that he and his wife had considered relevant legal matters. He differed from Retiree 2 above in that he seemed to include his wife in his retirement planning. He also did not dwell on this topic but used the words 'of course' in the following the quotation, indicating that there was no doubt that it needed to be done: "*The legal aspect we … did, of course*" (Retiree 1).

Although each came to these points through different plots, they shared similar ways of talking about the legal matters. They had all considered and completed drawing up their wills and power of attorney documents. They shared this information in a factual and practical manner, whether they had been advised to do this through a pre-retirement course, a financial advisor or through their own investigation.

From synthesizing these plots, on the theme of retirement planning, only two of the five retired participants had taken part in formal pre-retirement planning offered by their workplace. Whether they had had any formal input or not, most had done their own research and sourcing of information on financial planning and legal planning. The two providers of pre-retirement courses (financial advisors) had a plots of a different nature: these were told in a directive manner, and they were quick to emphasize the importance of financial and legal planning for retirement, including a cautionary element, if one did not plan. All other participants appeared to have gone through a planning process, and they did not highlight this as taxing or time consuming, more that it was essential and an almost routine part of retirement planning.

7.8 Theme 2. How and When I Transitioned to Retirement.

There appeared to be three main shared or common plots in relation to how and when participants transitioned to retirement. These included taking the decision to retire, tapering off work, and going back to work.

7.8.1 Changing work contexts and the decision to retire.

Plots relating to what influenced participants' decision to retire were raised. These appeared to be linked to changing work contexts; that is, the work situations participants found themselves in prior to retirement, such as redundancy, restructuring at work, or feeling forced to 'go'. This was raised by all five retired participants.

Retiree 3 in his overall narrative explained that due to restructuring in his workplace, he had been made redundant, and had then become a consultant, going in and out of retirement for a time. Whilst sharing this he appeared quiet, speaking more slowly, suggesting that he had found this time exceedingly difficult and quite stressful. However, his narrative then moved forward, and he began to share how the consultancy had given him freedom and choice and he had been able to control the amount of work he undertook. He finished this with the statement that he "*had the choice when to stop*" (Retiree 3). He was pleased with this outcome as it had arisen from an action when he had no choice, being made redundant. This appeared to suggest that the element of choice and being able to choose when to retire is an important one.

This issue of choice was evident in others' narratives, emerging from plots around taking the decision to retire because circumstances at work changed; or, participants felt they needed and wanted to leave. Retiree 2 had also experienced major changes at work, before he retired. The organisation restructured, he lost his job, and had to reapply for a similar job, with a smaller salary. He shrugged his shoulders and said that he had been lucky to secure any post, when others had not. It also seemed that this had been a stressful time for him. This can be seen when he explained that "*changes in work roles enforced change*" (Retiree 2).
Retiree 1 had also experienced changes at work and his plot concerned seeing that as an opportunity to leave. When he explained this however, it did not feel positive: he sounded rather let down by his employers. As a long-standing employee, he had expected better

treatment; although he was not specific about the exact changes, he stated that "*things were beginning to change at work anyway, so it was time I got out and I left*" (Retiree 1).

Past Course Participant 1 emphatically stated that the decision to retire was difficult and that it was an decision of considerable magnitude. He had also worked for his employer for many years and his overall narrative included many references to how he now hated the organisation. He had been a trade union leader, involved in many difficult encounters with the management of the organisation. He appeared to like his work and valued his colleagues, but the situation at work appeared to precipitate his retirement: "*ye just want oot*" (Past Course Participant 1), he opined. This implied that he had perhaps reached a limit or threshold, and felt he had to leave: "*the decision tae go was no' an … easy wan and … ye still swill ... it's hard tae explain but there comes a point … that ye just want oot … it's a huge, huge decision*" (Past Course Participant 1).

It appeared that a common issue in relation to the decision to retire was that its prompting by changes at work, in relation to roles and restructuring. Participants used words and phrases like 'enforced', 'time I got out', and 'ye just want oot', suggesting these changes were generally not welcomed, nor did they feel inclusive for the participants.

7.8.2 Tapering Off.

Four of the five retired participants shared a common plot concerning reducing their days or tapering off work, in the months prior to retirement. How this was implemented varied in the different work situations: reducing days over two years, reducing days over one year, and reducing days over six months.

Retiree 2 shared his experience and whilst sharing this plot he was smiling and laughing; it was clear that he had really appreciated the gradual experience of retirement by increasing days away from work. He spoke of increasing weekends, having more time, playing more sport and generally enjoying himself. He kept repeating that "*it was good*" (Retiree 2). The following quotation explains how he tapered off from work, demonstrating some concern for those who do not get this opportunity:

But for people who suddenly go from full work to nothing, it's a huge change. I retired in May, and the year prior to that I was on a three-day week … the year before that … Mondays off, before that I was full time. So, having Mondays off … started to get you used to having an extra day and then two days. (Retiree 2)

Retiree 3 also mentioned this topic in a plot he shared in relation to speaking about 'others' i.e., friends and colleagues. He had been made redundant, so he had not had the opportunity to taper off his days, but he stated that "*they* [others] *do the taper off scenario … into retirement and they have the opportunity to do that*" (Retiree 3). This was recounted in relation to how some people might find the transition or change to retirement difficult, because they have been so busy and involved in their work. He pondered: "*I just wonder how they will manage in retirement to switch off*" (Retiree 3). He implied that tapering off at work would help this change, and that this was a positive and privileged opportunity.

Past Course Participant 2 agreed that tapering off was a good idea, adding a cautionary point in relation to his view that some people had been known to die suddenly, soon after an abrupt retirement. This perhaps raised his concern that abrupt retirement may be detrimental to health. It appeared that he felt the decision to reduce days at work might lead to a healthier and safer retirement. This can be seen in his statement: *"Folk have keeled over and died months after retirement. So … I had days off, it gave me time, blended the two together*" (Past Course Participant 2).

From these plots, phrases in relation to tapering off at work like 'blended the two together', 'brought you in', 'used to having an extra day', 'broke you in', and 'not going to work every day' all emphasized the gradual exposure to, and transition into, retirement. This widens the perspective of tapering off from work and introduces a change in the emphasis to one of entering retirement, not just leaving work.

7.8.3 Others might go back to work; I am Managing Retirement.

All participants raised going back to work as a plot in their narratives, however none of them had gone back to work. They appeared to share these plots to explain how others, for example an ex-wife, colleagues, and clients, had experienced going back to work. Perhaps the participants were expressing the feeling that they were successfully negotiating the transition to retirement and had not wanted, or felt the need to, return to work. They appeared to retell the stories of others, who had perhaps not successfully navigated the retirement transition in their eyes. However, through sharing their plots, and their views on how others had managed the decision of whether to return to work or not, participants raised a variety of issues, including the need to return to work for financial reasons, being bored, judgements or stigma about the reasons for needing to return to work, returning to work for intellectual and social stimulation, and the impact of others returning to work. Participants therefore offered comment on others, but offered limited personal comment in relation to returning to work themselves.

Course Provider 1 spoke of boredom driving people back to work. Boredom appeared to be a negative concept for him, as he spoke about it as if it were an unacceptable state of being. His overall narrative included working with clients, as a financial advisor, and much of his work appeared to consist of advising individuals how to make sure they had enough money to do the things they wanted: this included holidays, major purchases, leisure activities, family events, etc. He seemed not to not comprehend how individuals could become bored, stating: "*some get bored … What am I going to do with myself? … And go back to work*" (Course Provider 1).

Past Course Participant 1 also raised boredom as an issue, and this was a plot which was entangled with his overall narrative of being disappointed with his employer. He also shared his experience of his workplace, which had become soured in the last few years, stating "*I hate the place, hate it, and I hate the man at the top even mair, for what he done*" (Past Course Participant 1). Consequently, returning to that work environment was not an attractive option for him. It may have been that his negative experiences with his employers led to him resolutely deciding never to return to work. He did not appear to understand how anyone could be bored in retirement, and suggested that anything was better than returning to work. He incredulously stated: "*I've heard a guy that retired ... he's bored! He wants to go back to work. Noo I cannae, I just cannae conceive that in my heed"* (Past Course Participant 1).

However, Course Provider 2 believed that people go back to work because they have not saved enough money; he raised the issue of being judged for going back to work or there being stigma related to having to return to work. This emerged from his overall narrative of being a financial advisor, and his view that saving is a particularly important, socially accepted norm:

I think that [going back to work] *can be a real blow … socially that's possibly frowned upon … they'll think, 'Oh crikey, he or she's not done very well in their career; worked for 40 years and obviously hasn't saved money and has to work*'. (Course Provider 2).

In contrast, Past Course Participant 2 regarded going back to work as a positive action, and important for intellectual and social stimulation. He had retired, then been asked to go back to work as a part time contractor, to manage specific projects. He was an experienced project manager with his company and had enjoyed his working life. It seemed that he had liked returning to work because he felt intellectually and socially stimulated: "I *went back as a contractor … I … did a mixture of doing what you have to do, your home life and keeping the* *old grey matter ticking over and … meeting, interacting with your colleagues"* (Past Course Participant 2).

Retiree 2, in his plot on this theme, mentioned he was not keen to return to work and raised the issue of retired friends reurning to work. He was enjoying his retirement and explained how he participated in many sports, leisure and social activities. He relied on others to accompany him in these activities and he explained how one of his golfing friends had gone back to work: "*We used to … play golf during the week. He got asked … to go back … which he did, he does three days a week and works for a charity shop"* (Retiree 2). He appeared let down and disappointed at his friend's decision, implying that the friend had not considered him in the decision to go back to work. I did wonder, whilst considering these findings, if this was a little selfish. This participant lived alone, yet appeared to have a very full life. He did seem to have many choices and be financially comfortable. However, the additional issue regarding the impact going back to work might have on friends is nevertheless stated here and this participant clearly felt an impact when his golf partner returned to work.

7.9 Theme 3. Experiencing Retirement

Six shared plots emerged on the theme of experiencing early retirement, in the transition to retirement. These included: loss, social contacts, family relationships, freedom, caring, staying *healthy.*

7.9.1 Loss.

Six out of the seven participants mentioned loss, or issues related to loss in retirement. These losses were therefore all related to the cessation of work and past jobs, and they included plots which highlighted losses of people, activities, roles, experiences or attitudes. Specific losses which were raised included loss of physical fitness, status, power, control, authority, bereavement, youth, and social contact at work. This indicated the importance of loss in the transition to retirement. Each participant who mentioned loss, arrived at it through an individualized plot, and the commonality was that loss was experienced in retirement, with these plots being woven throughout individual narratives, and arising from the cessation of work. Although gains were also mentioned, participants explained in some detail their losses.

7.9.2 Status.

Course Provider 2 raised this issue of loss in relation to retirement, but as he was a financial advisor, he had not experienced this firsthand, though he had worked with clients transitioning into retirement, and noted this to be an issue. His clients were mainly individuals who had held responsible jobs and who were seeking financial advice, therefore they had secure pensions and savings. He spoke about his clients mentioning the loss of power, respect and authority in retirement: "*They may have been in a high position … which gives them authority … power … respect … when they leave that position* [retire], *they lose all of that. That's gonna go*" (Course Provider 2). This can be related to status, since he mentioned individuals being in a 'high position', possibly thereby implying their rank in relation to others.

Status appeared to be a common issue and those who raised this became enthusiastic and energized when describing how their jobs had offered status. Past Course Participant 2 concurred with Course Provider 2, in relation to loss of status in retirement. Rather than speaking about others, as Course Provider 2 did, he shared his personal experience of this loss of status: *"I miss the status because… I was defined by my job, I was a senior engineer from quite a young age, top dog in a lot of projects … all of a sudden .... an old codger that tends his garden*" (Past Course Participant 2). This plot emerged whilst the participant was explaining his past job and was speaking with pride and self-respect. The way he used the phrase 'all of a sudden' alerted his audience to the abruptness with which he experienced retirement. His self-respecting manner changed quite suddenly and when he used the term 'old codger' his tone was self-deprecating. No participants gave examples of gaining status in retirement; status was only mentioned in relation to loss. This perhaps indicates that the roles and occupations in which participants engaged once retired did not offer status in the same way their previous jobs had done.

In contrast, Course Provider 2 explained his plot in relation to status in a much more detached manner, as he was not telling his personal, experiential stories, but talking about clients he had worked with. Although these participants told their different, individual plots the strength of feeling was apparent in all of them.

7.9.3 Bereavement.

Bereavement is often related to the loss of a person, and one participant – Retiree 2 – mentioned bereavement. As retirement occurs later in life, it can be a time when individuals experience bereavement through the loss of family and friends. Retiree 2 had spent time, every year since he retired, in Australia, visiting his daughter, and was away for about two months each year. On one of these visits, he had suffered a bereavement and as he was explaining this, he went on to briefly ponder the inevitability of being older, and friends and relatives dying. I felt this was a sombre plot; however, he was rather dismissive of it. He shared that "*when I was in Australia, a … relative … died. It's gonna keep happening, it's an inevitability of life … age … you just have to live with it*" (Retiree 2). He was the only participant to raise this issue and the manner in which he recounted this plot was rather flippant. Bereavement is normally a serious issue, and it felt incongruous that he would speak of losing friends and family in this lighthearted manner. It is interesting that no other participants mentioned this as a plot. Perhaps there is a reluctance or reticence to discuss these issues.

7.9.4 Social Contacts.

All participants referred to the issue of losing social contacts from work at retirement. Past Course Participant 2 spoke at length about losing his social contacts from work. He had worked for the same company for many years and he clearly stated that most of his social contacts were work colleagues. He spoke with warmth and fondness when speaking of work colleagues, and this plot emerged whilst he was recounting his past working life. He shared his feelings about this, clearly stating this loss was one of the 'down sides' or negatives issues in retirement: *"The vast majority of my friends were my work colleagues, and you lose all these when you retire … it's one of the down sides; I suppose you miss them"* (Past Course Participant 2).

Retiree 2 agreed and offered more detail in his plot of the jovial nature of his relationships at work, emphasizing the laughter he experienced. He painted a picture of his office, where he was often at the centre of social activity, chatting, telling jokes and laughing. He described colleagues of all ages being part of the 'banter' and that he found a lot of enjoyment in facilitating fun and laughter: *"The thing that I missed … was the banter with the people at work*" (Retiree 2).

7.9.5 Loneliness.

Course Provider 2 raised loneliness as an issue in retirement, which aligned with the previous participants' plots on loss of social contacts. He was again speaking from the position of observing this in clients he had worked with, and he talked about social contacts in retirement, and how it can be very difficult to create these or find new ones. He also alluded to the possibility of loneliness, despite being married or having family around: "*It can become very lonely very quickly even if you're married or there are … family members*" (Course Provider 2).

Social contacts were therefore seen by participants as important when considering loss in retirement, since all participants mentioned this. The social interaction and friendships established at work appeared to be a vital part of retirement, and participants shared the different ways this impacted upon their retirement, whether the contacts were maintained or whether they were lost.

7.9.6 Positive Social contacts.

Despite losses in relation to social contacts, a number of participants shared a more positive outlook on the importance of social contacts in retirement, and how they had worked to maintain their existing social contacts or built on them, since retiring.

Past Course Participant 1 wove this plot through his narrative, returning a few times to the importance of having his social contacts in retirement. As he talked about these friends, he was animated and enthused, and he appeared to really value these relationships. These included social contact around football, holidays, and social nights; all his social activities, outside his family, appeared to be with friends who had been past work colleagues. He seemed to have maintained his work colleagues as social contacts into retirement. He shared that "*I go oot wi' … my ex-shift. … But my best pals, I worked beside them, so they come on holiday wi' us and we go oot wi' them as well*" (Past Course Participant 1).

Retiree 1 also shared his plot around social contacts and acknowledged the reduction in social contact following retirement, and how he felt he needed to maintain contact with past work colleagues. He had worked in the same job for many years and had built up some good relationships with colleagues, which he was keen to maintain into retirement. He tapered off his working days, and as he approached retirement, he experienced the impact of the reduction in social contacts as his days reduced. He spoke about his need for social contact and then went on to share how he had kept up contact with past work colleagues: "*You were adapting to less contacts every day ... I wanted to keep contact with some of my work colleagues. I meet them … who have now retired as well. You need the contact*" (Retiree 1).

Retiree 3 also spoke of the importance of keeping in touch with past work colleagues. He had been made redundant, so had left the company before he had wanted to, however he explained how he had kept in contact; he found a regular social outing helped to keep the relationships going. He shared that "*socially I am still in contact with fellow retirees from the company. We have a monthly lunch, which I drop into occasionally*" (Retiree 3).

Most participants therefore viewed work as having been where they had experienced positive social contacts. There were shared plots around participants keeping in touch with colleagues once they had retired, and this seemed to be an important element of their retirement. Those who had managed to maintain social contacts from work, during the transition to retirement, appeared to view this as a positive experience.

7.9.7 Family relationships & Caring.

Every participant shared a plot on family relationships, and the plots were varied and detailed. Course Providers 1 and 2 (financial advisors) mentioned the potential issues or problems retirement brings to marital relationships; however, all other participants shared plots on the positive issues around family relationships and retirement. They mentioned more time with the family, the joy of grandparenting, enjoying having time to be able to support family members, and being more involved in family events, such as weddings and weekends.

7.9.8 Time with Family.

Past Course Participant 1 wove through his narrative a plot of being able to spend more time with his family. He thoroughly enjoyed spending time with the family and saw himself as the central cog in the daily functioning of his immediate family. He explained his daily chores, tasks and routines, mentioning that his son had moved back to the family home. He implied that his son was going through a relationship split, and enthusiastically described what he does for his son, including waking him up, driving him to and from work, and generally enjoying his company: "*My son's back in the hoose … I love it I really love it … bein' able to afford tae dae it is brilliant, and I ken a lot of folk have no got that*" (Past Course Participant 1).

Retiree 2 concurred with this notion of spending more time with family throughout his narrative. He explained that he had not been able to spend much time with his children whilst still working. However, since he retired, he enjoyed being able to be with them. His daughter lived in Australia and he described how he went on annual trips to stay with her. He also enthusiastically described how he is now able to participate in family weekends away. This appeared to include extended family, and because he was now retired he could stay for a long weekend. The joy and pleasure this brought him really emerged through his storytelling, and this following quotation gives the content of his plot, though not the joyous feeling with which he expressed it:

My daughter is in Australia, with two grandchildren so, I go out ... what this [being retired] *has enabled me to do is to go out there … We go away for family weekends too. This is something I have been able to do more, since retiring.* (Retiree 2)

7.9.9 Issues in Marital relationship.

However, in contrast, concerns were raised by the two course providers, (financial advisors) in relation to clients they had worked with. They introduced a note of caution, as they both mentioned the change in circumstances which can occur, once retired, in relation to time spent together as a retired couple.

Course Provider 1 explained that he had worked with clients in marital relationships, where at least one partner had been working, meaning that these couples had not previously spent every day, over a prolonged period, together. Once one of them retired, this meant that they would be together for longer periods. One example he gave was a partnership where one person had worked, and one had been at home, raising children and keeping house. Once the person who had gone out to work retired, the other complained of them being ‘under their feet’, or ‘in the way’, since they were not used to them being around. He explained that he had heard this from clients as they transitioned to retirement, and it seemed to be a significant issue: “*Some couples … have not spent all day, every day, together before. It can be a challenge to keep the relationship going*” (Course Provider 1). This is an interesting finding, suggesting perhaps that couples may be unprepared for the change in daily patterns and roles.

7.9.10 Caring.

An additional plot emerged in relation to caring for family members. Participants referred to caring for a family member: a grandchild, child, or parent. Three participants raised the issue of caring for an elderly relative and three mentioned grandchildren.

Participants who spoke about grandchildren raised both positive and negative issues. Retiree 1 spoke about his small granddaughter. He described her visits and their visits to her household, and how much he and his wife enjoyed them. However, it became apparent that his daughter’s family lived some distance away (a journey of over two hours). This meant that Retiree 1 and his wife could not see their daughter, son-in-law and granddaughter as often as they wished. This disappointment was evinced in the statement “*I have got a granddaughter ... It is a bit difficult with them being so far away. They are not just round the corner, when you would see them every day*” (Retiree 1).

Past Course Participant 2 also shared his plot about his granddaughter. His granddaughter came once a week and stayed the night, and he was a part of her childcare arrangements. He looked forward to her visits and enjoyed having her. However, his son’s family also lived a distance away. Here it was evident that the joy of seeing the granddaughter each week was tinged with regret that they lived too far away for them to see her daily. However, Participant 2 casually used the word ‘duties’, when talking about childcare responsibilities. This perhaps carried a connotation of duty or obligation, rather than joy; it may have been that looking after a small child for two days a week could perhaps become burdensome: “*I do grandparent duties once a week”* (Past Course Participant 2).

However, a more troubling element arose in the plot of Course Provider 1 when he talked about caring for grandchildren. He used the term ‘abuse’ when sharing his views on grandparenting in retirement and he suggested balance was needed in relation to caring for grandchildren. The excerpt below shows both the delight demonstrated by grandparents when talking about their grandchildren, as well as the issue of grandparents being asked to do too much in relation to the childcare of grandchildren: “*clients’ eyes light up when they talk about grandchildren. However, some feel abused, looking after children five days a week. There is balance needed”* (Course Provider 1).

In addition to grandparent and caring responsibilities, Past Course Participant 2, Retiree 2, and Retiree 3 all gave detailed explanations of their caring responsibilities for elderly relatives. Retiree 3 shared one of his plots around the routine and time it took to visit and care for his father. Caring had been a prominent issue with regard to his transition to retirement. He and his wife had already cared for one elderly relative, who had recently died, and they were presently caring for his father: *“He is in a care home … our week is somewhat governed around when we visit him and things we try to do with him”* (Retiree 3). He went on to elaborate on this, stating that he felt that being a carer was constant, and he described the experience of a change in roles between his parent and himself as a child, which had become reversed as his parent became more dependent, and he himself took on more of a parental, caring role. This can be seen in the following quotation: “*In retirement you can be a family carer for someone ... It's been constant … being retired, you have to set some time ... you are a child and they are a parent; it reverses as you get older*” (Retiree 3). This role-reversal appeared to be prominent for this participant and dominated his transition to retirement.

Caring was therefore highlighted by participants in relation to caring as a grandparent and a child. Words and phrases like ‘duty’, ‘abuse’, ‘caring governs our retirement’, ‘setting time to perform caring duties’, and the ‘reversal of roles’ emphasized the significance of this caring as an issue in the transition to retirement. The individual plots were all different, but some of these raised similar issues, which could perhaps be brought together under issues of burden, duty, responsibility, the time-consuming nature of caring, and the balance of caring duties and other things.

7.9.11 Freedom.

In looking for emerging plots there was a sense that freedom was an issue; however, only three of the participants mentioned the word freedom. Other words and phrases such as ‘flexibility’, ‘less formal structure’, and ‘allowing you to do things’ all suggested freedom linked to having less of a formal structure than at work, and, consequently, having more choice. This can be seen in this excerpt from Course Provider 1's plot; he explained what retirement meant to him through his work with clients, stating it meant "*not working, allowing you to do things might not have considered and doing things you choose to do rather than have to do*" (Course Provider 1).

Course Provider 2 talked about freedom at a cost and suggested that the desire for freedom in retirement is only possible if one has saved for it. This plot emerged from his talking about the requirement and necessity to save for retirement. He was perhaps implying that freedom might be the reward for saving, since having enough money allowed for choice and freedom. He explained his view that *"in retirement you've got the time but not the money necessarily"* (Course Provider 2).

However, Past Course Participant 2 shared his experience of early retirement and explained that retirement offered more freedom or autonomy. He spoke about being able to let activities last for as long as you wanted in retirement. He explained that he had felt there were fewer restrictions and demands on time, and he captured this sentiment in the following quotation: "*retirement gives you more freedom and ability to do things that you want to do in the time that you want to do it*" (Past Course Participant 2).

The flexibility and adaptability that perhaps alludes to more freedom was also mentioned by Retiree 3. He explained how he participated in a number of activities, but that he had flexibility regarding when and how he undertakes them. He could have breakfast later, or walk the dog at a different time, or make a spur-of-the-moment decision to go into town: *"You can do what you like, but you can do it when you want to … It is just much more flexible*" (Retiree 3).

Retiree 1 introduced a different view of freedom, broaching the notion of selfishness. He spoke about this and perhaps felt privileged to have the freedom to be able to construct a list of things to do in retirement. After working for so many years, he appeared to be wondering if it might be selfish to be able to sit back and relax, and that he was fortunate to be able to just go and do things. In his plot he pondered if it was:

a selfish goal to … have the freedom to decide, or to make up a list of things to do in retirement and to do … them all … It just means your life can be slightly more relaxed. And after forty years of being on the end of a phone with people … time is quite nice, to sit back and relax a bit. It is very pleasant just to be able to take you time doing things. You can decide to do something ... well I can just go and do that. (Retiree 1)

This appeared to relate to his plot about his busy and stressful past working life. There he was controlled by structures, processes and policies, and it seemed that the slower pace and freedom of choices made him wonder if it was selfish to accept this new way of being. Perhaps his years of controlled and stressful working made it difficult to change to the newer, freer way of life.

In synthesizing participants' plots in relation to freedom, this appeared to be a rather covert theme. Some participants mentioned the word 'freedom', but others made comment on flexibility with time, choice and decision-making, and the ability to relax and accept a slower pace. Past work contexts appeared to have instilled a way of being which made at least one participant feel selfish, when they entered this more relaxed phase of life.

7.9.12 Staying Healthy.

All participants shared plots in relation to staying healthy in retirement. These plots gave details about how each participant was trying to maintain a healthy lifestyle. Providers (financial advisors) 1 and 2 stated the importance of keeping healthy, and all others all gave details about their change to a healthier lifestyle, since retirement.

Past Course Participant 1's plot emerged out of describing his job; he explained how this had been very sedentary. He had initially been a long-distance driver but was moved to an office job in his latter working years. He explained how he had played football in his youth but, nearing retirement, attended matches as a supporter only. He also stated that he had been a drinker, drinking most nights. He had also gained a lot of weight. The focus of his plot in relation to staying healthy was that he had taken steps to become much healthier in retirement. He shared his remarkable change of lifestyle since retiring, and it may be that his sedentary job, his stressful last few years representing employees as a trades union representative, and his lack of time all contributed to his 'unhealthy' lifestyle. The transition to retirement appeared to bring opportunities which enabled him to make health lifestyle changes. This can be seen in his statement that

the last job was mainly in a control room, so your naw gettin' any exercise at a' … since I retired ... I've lost three stone … all the walking, I've came off two tablets. I've really cut doon a huge amount of alcohol intake (Past Course Participant 1).

Past Course Participant 2 also spoke about changes to his lifestyle in relation to keeping fit and healthy. He explained how he was now able to go to the gym, at suitable times, and was also able to consider other ways of keeping fit. He joined a local rambling group, and went on a weekly walk. This group offered social contact as well, and was made up of retired professionals, like himself. He appeared pleased with his achievements and stated that "*nowadays I can go* [to the gym] *at quiet times … I've joined the local ramblers … I've walked the West Highland Way*" (Past Course Participant 2).

Adding to these plots of moving to a healthier lifestyle in retirement, Retiree 1 shared his plot in relation to dog walking. He had become a dog owner when he retired, and he explained how much he enjoyed walking the dog. This kept him fit. since having the dog ensured he went out for a long walk every day. He explained that "*having a dog … makes you exercise. I have always enjoyed walking, so walking ten miles is fine*" (Retiree 1).

In addition to plots about physical health, Retiree 1 and Course Provider 2 were the only participants who commented with regard to mental wellbeing. Retiree 1 regarded mental health as just as important as physical health. He said that he wanted to keep his mind active, as well as his body, and that he felt both were equally important. He spoke of going to lectures to keep his mind active: "*I also like to keep mentally active otherwise you just sit and vegetate. You want to keep yourself active, body and mind. I go out to lectures on a Monday night*" (Retiree 1).

Staying healthy in retirement was therefore seen as an important theme for all participants. Mental health was only raised by two participants. However, in relation to physical health, participants demonstrated that they were very keen to keep physically healthy, engaging in activities which specifically offered physical benefits, including owning a dog, reducing alcohol consumption, and spending less time in front of computers.

7.10 Theme 4. What I do in Early Retirement.

7.10.1 How I do it.

Participants gave examples of structuring and planning their activities, highlighting the flexibility and time that early retirement offers. All retired participants (excluding the two course providers of pre-retirement courses) spent time explaining their ways of planning and structuring their activities; these were creative and individual.

Retiree 1 and Retiree 2 shared plots which explained how they specifically structured and planned their activities. This included using their phone, keeping a diary, having a daily structure, and making lists.

Retiree 1 made use of a diary, but this had a flexible feel to it. He clearly explained that although he used a diary for planning, it was flexible, and things could change. He explained how his diary was not only for planning, but also for recording what he had done. He enjoyed recording his activities and the activity of writing gave him pleasure. The phrase he used in relation to his use of a diary was '*not cut in stone*' (sic.) which suggested adaptability: "*I structure my own way of time keeping. Not a timetable as such but ... a detailed diary of what I plan to do in the future and what I have done … it is not cut in stone*" (Retiree 1). This dual use of his diary seemed to offer both a planning method and a way of recording his activities. Retiree 2 used his phone as his diary and identified numerous activities he participated in. He appeared to have a remarkably busy schedule, engaging in activities every day. He explained that he needed his diary to be portable and handy and his phone offered this: "*I have got everything on my phone … weekly things like pilates, badminton, tennis, golf; then monthly; on an annual basis is the holiday to Australia*" (Retiree 2).

The issue of balancing the number of activities was raised by only one participant. He explained this both in relation to how many activities he participated in, and in relation to balancing activity with quiet, restful and relaxing time. Retiree 3 explained that he participated in most activities with his wife, and they seemed to engage in a considerable amount of these. He had caring responsibilities which took up time in his week. He sounded a note of caution, stating "*don't take on too many external things. Just have a balance*" (Retiree 3). He built a plot around trying to get away from work-like structures, but then indicated that in his household they had instigated lists of 'jobs' that needed to be done. A blue list was for him and a pink list was for his wife. Their jobs were (traditionally) gender-specific, such as DIY for him and household chores for his wife. When he was sharing this plot, despite his averring he wished to get away from a structured approach, the 'to-do list' seemed very structured:

I don't really think about daily, weekly, monthly things … because it smacks too much of work, of schedules ... you really want to wean yourself off … to be somewhat disconnected from those things … We have instigated a blue list and a pink list. The blue list are the jobs I have to do, and the pink list are jobs she [the subject's wife] *does … DIY and stuff like that, gender-specific.* (Retiree 3)

This perhaps suggested his desire to have more non-structured or flexible time, but implied that a structured approach to home life was still in place.

All retired participants explained their daily routines or the activities they participated in. Their plots tended to be shared throughout their narratives, rather than in one place, and piecing together their daily, weekly, monthly, or annual activities took time. All retired participants participated in several activities: some were family-orientated, some were not. Past Course

Participant 1 gave a detailed description of his daily routine, which included walking the dog, shopping, and dropping off and picking up his son from work. He explained all of this whilst appearing proud and happy. He explained that:

I take Poppy for a big walk. Sometimes we just stay in the hoose and then by dinner time she's lookin' tae get ready fur her work. I either go tae the shops wi' my wife or tae her muther's, or take her tae her work … take her [the dog] *for another walk, and then before I know it, it's time tae go and pick my son up at his work.* (Past Course Participant 1)

The shared plots, with regard to how participants organised or structured their activities, raised themes in relation to planning and participating in activities. There were a variety of plots in relation to structuring activities, with a shared desire to avoid too much structure, to aim for flexibility and to avoid work-like organisation. However, all participants mentioned structure – either daily, weekly or annual – and spoke of both family and other activities.

7.10.2 What I do in Early Retirement: I do more of what I already did.

There was a broad and diverse range of activities in which participants engaged, including family activities such as weddings, funerals, and Christmas and Easter gatherings. Going to church and caring activities (for both children and elderly relatives) were also shared. All participants mentioned some chores such as DIY, cleaning and cooking. Most of the activities mentioned in participants' plots were leisure activities such as, tennis, badminton, pilates, hill walking, photography, dog walking, dinner with friends, going to art exhibitions, gardening and going to watch football. As participants recounted their overall narratives, it became apparent that a common plot was that they tended to continue with activities and interests in which they had already participated; that is, they continued (and often increased) their time engaging in such activities, if they had been involved in them before retirement.

Both providers (financial advisors) shared this view, and Course Provider 2 explained that in his dealings with clients he had noticed – when discussing financial planning – that clients often continued with activities they had already engaged in, pre-retirement. He explained that "*I think if there's been a connection there before then they (clients) might spend more time doing it*" (Course Provider 2).

The retired participants gave examples of continuing with activities they had done before retirement, with Past Course Participant 1 returning to his plot of being interested in football. He gave detailed description of how he attended every home match of his football team. He had sat in the same seat all the years he had been attending, and was surrounded by the same supporters, in the same seats. He explained how he continued with this after retiring, and it seemed that he liked the continuity of this: "*I've always went tae the football*" (Past Course Participant 1).

Past Course Participant 2 explained how he took skills and ways of working from his past working life into the home, when he carried out home improvements in his early retirement. He proudly showed me some of these projects and explained how he had planned by costing them, allotting time, purchasing the materials, and then executing them. It appeared that he garnered a lot of enjoyment form undertaking these DIY projects around the house, as could be seen when he said, "*a mini project around the house*: *that's what I've done for a living* [managed projects]. *It's easy-peasy for me, but I still get a wee kick out of it"* (Past Course Participant 2).

7.10.3 Life Breezes By.

This was a term offered by Past Course Participant 1, who had a clear plot in his narrative about the positive side to retirement. He suggested that, for him, "*life breezes by*" (Past Course Participant 1). He had left the stresses of his job and managed to change to a healthier lifestyle. He enjoyed being involved with his family on a daily basis and he kept up social contacts with his past work colleagues. He explained this plot in a jovial and contented manner: "*I suppose you feel, without the stresses, yer life breezes by. You can dae anythin' you want tae … so you please yersel'… It's fantastic*" (Past Course Participant 1).

However, Past Course Participant 2, though speaking of his enjoyment in retirement, added a cautionary element to his plot, stating "*enjoy life for now*" (Past Course Participant 2), perhaps suggesting that it might not last forever. It is difficult to know if this was a throwaway comment, as it came at the end of Past Course Participant 2's explanation of all the activities he participated in, and how much he enjoyed them. He was sharing a lot of positive feelings about retirement and this comment was somewhat incongruous. It could have been that he suddenly thought about the fact that he was in his late sixties, and that sometimes getting older brings with it unexpected illness, trauma, or other events, which might interrupt his enjoyment of retirement.

Retiree 2 also alluded to this theme in a couple of his plots, in relation to his father and the activities he did for and with him. His father was elderly, but still living independently. Retiree 2 visited him twice a week and had a meal, read the newspaper, and watched TV with him. He also took his father out about twice a month. He appeared to be aware of the time-limited nature of all of this, due to his father's age of 95 and he stated that: "*You know for as long as he is still around I will make the most of it ... I will carry on doing it*" (Retiree 2). The phrase ‘life breezes by’, therefore, can refer to a positive experience, but can also refer to the speed at which life can move on. Getting older in retirement can spark the fear of needing to make the most of life.

This section presented the findings of the study. It provided detail on the trail of the analysis and offered examples from participants’ narratives and plots within narratives. It showed how stories emerged, with insights offered, and authentic co-construction and interpretation of the findings. These were presented in relation to the four overall themes of ‘planning retirement’, ‘how and when I transitioned to retirement’, ‘experiencing early retirement’, and ‘what I do in early retirement’, which arose from fifteen shared plots.

8 Discussion.

This section will discuss the findings of the project; the aim is to uncover the meaning of the results and the significance of the study. The findings will lead to new literature, will advance knowledge in this area, and will be linked to the research question: *How do people experience the transition to retirement?* Contradictory or additional findings will be further discussed using relevant theory and literature. Table 20, below, summarises the four main themes from the findings and this section will discuss findings from these four themes.

Table 20. Summary of main themes from findings.

Planning my retirement:	How / when I transitioned to retirement:	Experiencing early retirement:	What I do in early retirement:

8.1 Planning Retirement.

Participants shared their experiences of the transition to retirement and spoke about preparing and planning for retirement. Although Principi et al. (2020) found that many retirees adjusted well to retirement without planning in advance, the findings of this study showed that participants felt that general planning, as well as specific financial and legal planning, for retirement was important. This concurs with Damman et al. (2013), Duberley et al. (2014), Genoe et al. (2018) and Gettings (2019).

An additional finding was that of how participants sourced information for retirement. Participants stated that they sourced information for retirement in a variety of ways; these included attending a pre-retirement course and individual searches for information. Even those who had attended a pre-retirement course explained that they, too, searched for information online. Most of them said that, in order to gain insight into retirement, they spoke with colleagues, retired colleagues, peers, friends and social contacts, about all matters relating to retirement, including occupational, legal, financial and social issues.

This can be viewed through an occupational adaptation lens, using occupational adaptation theory (Reed 2015). It may be that participants anticipate that, in order to carry out occupations in retirement, they need to know about and understand the legal and financial implications and requirements retirement brings. The occupational challenge might be being uninformed about the occupational choices and opportunities for retirement. The response to this challenge could be to seek out and source information. Most of the participants' workplaces did not offer any information or courses on retirement. Grajo and Boisselle (2018) offered the concepts –

drawn from occupational adaptation theory – of efficiency, effectiveness and satisfaction, in relation to overcoming occupational challenges. The participants who successfully sourced relevant information showed themselves to be efficient and effective, and appeared to be satisfied with the results.

8.2 How and when to Retire.

8.2.1 Taking the decision.

Participants' experiences of how they retired, and when they retired, uncovered findings not identified in the original literature review. However, Palomaki (2018) highlighted the Central and Northern European aim of restricting access to early retirement, raising the age of retirement, and creating incentives to work longer, which is the context the participants found themselves in. What arose through this study was that participants had views on returning to work after retirement; furthermore, the responses manifested a perception that going back to work meant that one was not managing retirement. Davies et al. (2013) identified five ways people entered retirement: 'clean breakers', 'opportunists', 'reluctant', 'continuing', and 'avoider'. However, this could perhaps be seen as a dated view. Platts (2019) suggested different ways of retiring, such as people 'un-retiring'; that is, retiring from one job and then starting another. Palomaki (2018) also suggested that transition into retirement takes place through different pathways, including individuals not considering themselves retired, or transitioning from different statuses. What was once a distinct switch from working life to retirement now occurs over many years, and includes periods of work, leisure, retraining, and volunteering (Bordia et al. 2020). In considering Davis et al.'s (2013) categories, findings from this study showed that there was only one 'clean breaker', and the other three categories were not evident in participants' narratives. The more contemporary ideas of Palomaki (2018) and Platts et al. (2019), that there exists a variety of ways of retiring, appeared to be more evident in this study. Three new findings emerged within this theme of how participants took the decision to retire: tapering off, the meaning of going back to work, and the influence of work contexts. This included their experiences of how the decision was made to retire, and what influenced this decision, which appeared to be changing work contexts, and that most of them tapered off their working days.

8.2.2 Tapering off,

Participants raised the issue of reducing days in the months leading up to retirement. This appears to show a link to occupational adaptation theory, which includes identifying the occupational challenge, resolving it, and achieving satisfaction (or mastery). A sense of mastery is the extent to which a person feels in control of his or her life and environment

(Gadalla 2010), and the occupational challenge in this case could be seen as how individuals avoid an abrupt end to working life. Participants described their experiences of reducing working days before finally retiring: that is, working a four-day week, then three days, then two days, then one. These findings suggest that if an individual considers and negotiates with their employer a reduction in days before retiring, this can result in satisfaction. According to Grajo and Boisselle (2018), an occupational challenge can be addressed by a response to this challenge, and satisfaction can be the outcome. The occupational challenge in this case can be seen as how to prevent a sudden end to work and entry into retirement. The response may be to arrange reduced days over the period before retirement, and the outcome could be a satisfactory run-up to retirement, by adapting the work schedule and increasing time away from work.

8.2.3 Back to work means not managing retirement.

This finding suggests that the participants in this study held views or attitudes about why people might return to work. They appear to believe that people only return to work if they need to financially, that is if they have not saved enough for their retirement or that they are not managing their retirement. There is perhaps a feeling of 'I manage fine, others go back to work'.

Gettings (2019) talked of the 'right way to retire' and proposed that saving for retirement means that one can be part of the group who are responsible in this way. Gettings (2019) therefore saw saving for retirement as a personal responsibility, and some fail to do this. Participants in this study concurred with this and it seems that they believed that individuals who return to work have not planned well enough for retirement. An alternative reason might be that they believe people found retirement unsatisfying, as highlighted by Robinson et al. (2011). Davies et al. (2013) suggested that once retired, people often find work related to (but not the same as) their previous employment, which supports the suggestion that people do indeed take up employment after retiring.

Lecours et al. (2019) suggested that there can be positive effects of continuing to work, such as slowing cognitive decline, but they also highlighted that retirees returning to work were often employed in a new role, and that they experienced some negative effects such as increased occupational diseases, workplace accidents, and stigma related to being older. Platts et al. (2019) explored 'un-retirement', or returning to work, and concluded that it was more common for males, who were more educated, in better health, and owned a house to be able to follow through with this option, since it often related to optimizing a pension.

This finding appears to be about participants believing that they are managing the transition to retirement without considering going back to work, and about participants' deeply held views on the reasons why some go back to work. These views could be related to seeing this decision to return to work as somehow failing in retirement. They can maybe be further explained by Gettings (2019), who proposes that such views are held by people who see themselves as part of a responsible group who save and 'do the right thing'.

8.2.4 Changing work contexts influences decision to retire.

Participants raised the issue that their work contexts changed prior to their retiring. Their experience of this change, or proposed change, appeared to have an influence on when they chose to retire, and most decided to leave because of the changes. Robinson et al. (2011) mentioned liberation and release, that is moving away from job stress. However, the participants appeared to have been reactionary to their job environment or context, which may not have been about leaving merely because of job stress. These contexts included involuntary job loss. Merkurieva (2019) recently explored this and suggested that such job loss can result in substantial economic loss for the affected individuals. In addition, Gelb and Longcare (2016) proposed that the concept of retirement carried stigma, with a societal view that one is "old" and "put out to pasture" (p.36), so individuals may not be keen to enter this stigmatised older group. These were not the findings of this study, as all the retired participants appeared to be content with their decision to retire, and did not mention encountering stigma or financial difficulties. However, it was clear that for some of the participants, their changing work context, such as restructuring, prompted their decision to retire.

These changing work contexts can be seen as the work environment and the environment is an important component of the occupational adaptation process, as seen in the interaction between the environment and the individual, in response to occupational challenges (Schultz and Schkade 2003). The work environments highlighted by participants are environments in which change was occurring: often negative change, such as redundancy, reprofiling and restructuring. Perhaps by identifying environmental issues as suggested by Schultz and Schkade (2003), therefore, when planning for retirement, in relation to work and the transition to retirement, this might aid the transition, rendering decision-making more assertive and positive, rather than reactionary decision-making, which could lead to a sudden retirement.

8.3 Experiencing Early Retirement.

All participants had been retired for less than five years, so their experience of retirement was of early retirement, as part of their transition to retirement. How they experienced retirement concurs with others' findings on physical activity (Barnett et al. 2012; Lippke and Cihlar 2020), missing work (Damman et al. 2013) and identity issues (Onyura et al 2015; Bordia et al. 2020). However, additional findings were identified by participants, in relation to positive experiences of retirement, loss, freedom, and family relationships. A theme which also arose, and which was not mentioned in the original literature review, was the theme of caring.

8.3.1 Positive Experience of Retirement.

Nuttman-Shwartz (2004) and Pietila et al. (2020) suggested that people felt uncertainty and crisis in the transition to retirement. This was not evident in this study, and contrasting findings emerged which emphasised the positive experiences of participants. Genoe et al. (2018) and Henning et al. (2020) mention positive issues in retirement. Genoe (2018) suggested that retirement is a time of reinvention and opportunity. However, generally, literature on this topic identified more challenging issues or difficulties in relation to the transition to retirement. Positive experiences for participants in this study included the view that 'life breezes by' when they shared parts of their narratives around the joy and freedom of retirement. They also mentioned that family- and socially-orientated occupations, including family, friends or ex-colleagues, gave them pleasure. This positive slant to some of the participants' narratives can be linked to Jonsson's (2011) concept of engaging occupations. He suggested that engaging occupations are occupations which result in engagement and commitment, are infused with meaning, and involve intense participation. It could be relevant to encourage people who are transitioning to retirement to think about their present and future occupations. In this way, they could consider the components of engaging occupations in relation to each occupation, to establish how engaging they may be to them. This might aid decision-making about which occupations to pursue in retirement.

8.3.2 Loss.

Loss is seen as a major challenge in retirement (Nuttman-Shwartz 2004; Robinson et al. 2011; Damman et al. 2013; Davies and Jenkins 2013; Onyura et al. 2015; Genoe et al. 2018). Additional literature also raised the issue of loss in retirement. This loss included the loss of status and day-to-day life with co-workers, along with financial changes (Nalin and Franca 2015), loss of friends, loss of work benefits and work as a centre point for life (Osborne 2012), and the loss of being needed (Djukanovic and Peterson 2016). Loss in retirement can therefore span areas such as loss of job (material), loss of workmates (interpersonal), and loss of status (symbolic) (Osborne 2012). Some of these losses were identified by participants in this study. However, additional loss issues, which did not appear in the literature, emerged from the findings of this study, including loss of authority and control.

Authority and control can be seen in relation to identity, and a job (or a role) can be viewed as an individual's main identity (Osborne 2012). Personal identity (how one views oneself) and social identity (how one is viewed by others) can be lost when the work role is lost (Osborne 2012). Through personal identity, authority and control can been seen, in terms of how participants may view themselves since retiring. Although some may feel in control because they have made a clear decision, others may feel that they are not in control, and that they have lost influence over others (perhaps subordinates at work). Social identity is how others view the individual; if workmates perceived the individual as powerful and in control, this social identity may be lost through retirement. Family and friends tend to view individuals differently to how workmates may have viewed them, and participants in this study expressed loss of authority and control. Exploring identity further in relation to occupation raises the concept of 'occupational identity'. For many, their occupation defines them as productive members of society (Onyura et al. 2015). Kielhofner (2002) explained that occupational identity is a complete sense of who one is and wishes to become, as an occupational being, and is created from one's history of occupational participation. Occupational identity is formed by capacities and interests, roles and relationships, obligations and routines, and by environmental contexts and expectations. Understanding occupational identity and loss can bring insight into the transition to retirement. Identifying losses could lead to the highlighting of issues, such as authority and control. This could facilitate awareness of capabilities, interests, roles and relationships, which might be important, as well as an awareness of what choices and obligations there are in relation to engaging in occupations in retirement. For example, if control is an issue, then engaging in occupations which offer control would be relevant.

8.3.3 Freedom.

Freedom was expressed through other words and phrases such as 'flexibility', 'less formal structure', and 'allowing you to do things'. Sohier et al. (2020) discovered that retired people have more time to pursue the things they want to, which creates more freedom to lead the life they want. However, they also suggested that retirement can create certain expectations which may be too positive and optimistic, and this can lead to disenchantment. This can possibly be seen as a paradoxical issue, and perhaps links to Jonsson et al.'s (2000) concept of "the paradox of freedom" (p.32). Participants in this study did not raise issues as paradoxical concepts, but there was a suggestion that freedom comes at a financial cost. This idea was raised in relation to finances and financial planning, not in relation to Jonsson et al.'s (2000) findings of having more freedom, but not quite knowing how to structure that freedom, or Sohier et al.'s (2020) notion of overly optimistic expectations of retirement. This finding felt like a more practical issue or attitude: participants appeared to believe that engaging in occupations in retirement costs money. However, an additional finding emerged in relation to freedom, with one participant coining the term 'selfish freedom'.

8.3.4 Selfish Freedom.

One participant questioned if it was selfish to accept this new way of being in retirement. That is, he felt that he could choose what he wanted to do, take time to enjoy it, and not feel stressed. An occupational adaptation view of this would lead to understanding the occupational challenges which might arise in the transition to retirement, their resolution and the satisfaction subsequently experienced. The occupational challenge in this case might concern how the individual might identify and understand their selfish feelings when planning, choosing and participating in occupations. Resolution or deeper understanding could emerge were the occupations and daily routines explored for their meaning to the individual, and for the feelings which may be evoked around daily routines This could offer insight into why certain occupations and routines may evoke certain feelings. In addition, building the individual's occupational identity (Kielhofner 2002) and deepening the understanding of the benefits and meaning of these occupations (Jonsson 2011) may address feelings of selfishness, in that individuals may become aware of their preferences, feelings, enjoyment and engagement in meaningful occupations, and how they can contribute to general wellbeing.

8.3.5 Family Relationships:

Damman et al. (2013) and Duberley et al. (2014) stated the importance of family in the transition to retirement and every participant in his study raised this topic. Narratives included plots around more time with the family, the joy of grandparenting, enjoying having the time to be able to support family members, and being more involved in family events like weddings and family weekends. The course providers (financial advisors) expected marital strain in retirement, which was a finding that emerged in relation to challenges in retirement. They suggested that there might be little to talk about if work had stopped. This was only mentioned by the course providers, and not by any of the participants, who were experiencing early retirement. Price and Nesteruk (2015) discovered that spending extended periods of time with partners in retirement, and finding mutual interests, were challenges in the transition to retirement. It might be that the providers of retirement courses observed, or were told by clients about, this topic in the course of their work. If having only work to talk about in a relationship is identified as an issue, it might be that the individuals concerned have not had many other “engaging occupations” (Jonsson 2011). Adopting an occupational adaptation process could include identifying that there may be a lack of shared meaningful occupations. This could then lead to a shared discussion of various occupations, with subsequent planning of, and engagement in them, which might widen occupational engagement in a number of meaningful occupations.

8.3.6 Caring:

This issue was not raised in the findings of the original literature review. However, recent literature stated that caring responsibilities may influence the decision to take early retirement (Kridahl and Silverstein 2020) and that workers are likely to reach retirement age with one or two surviving parents. The extended family can also include spouses, children, and grandchildren, and Kridahl and Silverstein (2020) stressed the importance of the extended family and intergenerational exchange for caring responsibilities. However, this study’s findings identified that in the transition to retirement most participants did care for either a grandchild, child, or parent. There are a number of reasons why individuals undertake this role, and these can include the obligation of caring, due to social norms, or ties of affection, as well as by commitment (Payne 2010). Often carers are of retirement age and can be looking after spouses, partners, siblings, parents or relatives (Hanratty et al. 2007). The main issue raised by participants in this study was that of caring for elderly relatives. Occupational adaptation theory suggests that, in order to achieve satisfaction, it is important to consider how time and energy (efficiency) are used, and how effective or beneficial individuals are whilst engaging in occupations. Caring raises a number of occupational challenges, such as the carer becoming overtired and stressed due to having to dedicate much time and energy to the occupation. It can often be a family member who is caring, and expectations may not have been clearly identified or discussed; in addition, it may feel like a burden on the carer (Kristjanson and Aoun 2004). Planning, discussing and agreeing how much time is involved, what is expected, and agreeing shared benefits, might help to advance some caring roles into more engaging and meaningful occupations for both the carer and the person who is being cared for.

8.4 What I do in Early Retirement: Occupations in Early Retirement.

8.4.1 Balancing the number of activities.

Participants raised the importance of not taking on too many occupations and trying to make sure they did not get bored. This concurs with the literature, which suggests that balancing the structure of a recent retiree's daily occupations with the need to ensure flexibility and not too restrictive a structure, is important (Genoe et al. 2018). Occupational balance is a time balance between work, rest, play and sleep (Wilcock 1996) and also considers individual capabilities (Wilcock 2006). The imbalance of occupations in retirement can be seen as a challenge (Jonsson et al. 2000; Genoe et al. 2018). Occupational balance in retirement was also raised by Pettican and Prior (2011), who suggested that "conscious maintenance" (p.16) is required, in order to maintain a balance of occupations; that is, thinking about, or bringing to a conscious level, how occupations are balanced in daily life. The findings of this study therefore agree with this literature, reinforcing the importance of balancing occupation in retirement.

8.4.2 Creative and individualised ways of planning and structuring occupations.

Gettings (2019) raised the issue of how to organise time in retirement. This was also mentioned by participants in this study, who explained the organisation of their daily, weekly and yearly routines. However, there was no evidence in the findings of a paradox with time, that is, the paradox of being "master of one's own time" (Jonsson 2000, p.34). In contrast to this, they offered ways of planning and structuring their occupations. This gave detailed insight into the specific ways these individuals plan and structure occupations. This included using their phone, keeping a diary, maintaining a daily structure, and making lists; one even stated he used a blue list for himself, and a pink list for his wife. Participants seemed to describe occupationally balanced lives. This appears to relate to the occupational adaptation concepts of efficiency, effectiveness and satisfaction, and these participants shared their methods of organising and planning their occupations with satisfaction and pride. This is an example of where the occupational adaptation process (Grajo and Boisselle 2018) can explain the process of successful adaptation to the occupational challenges of the transition to retirement.

8.4.3 I do more of what I already did.

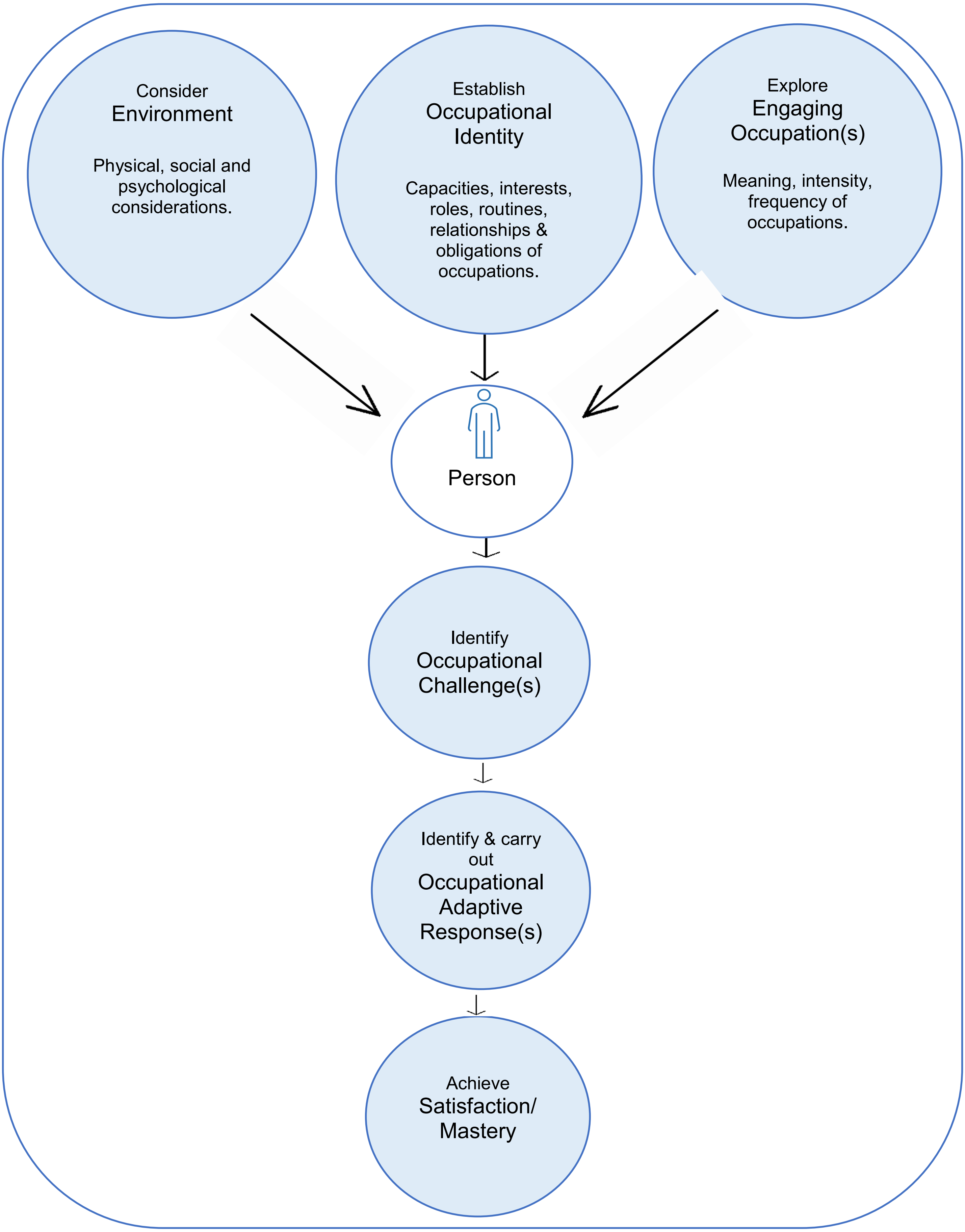
It appeared that all participants had engaged in occupations out of work, e.g. leisure activities. Participants' narratives included plots which suggest that they continued and often increased, their time engaging in activities, if they had been involved in them before retirement. This links to the concept of continuity with previous life course (Nuttman-Shwartz 2004) and the value to some people of having continuity in their lives. This appears to suggest that if people see their occupations prior to retirement as engaging and meaningful (Jonsson 2011), then they appear to continue with them, and may even undertake more of them. Through the occupational adaptation process, reduction in work can be seen as an occupational challenge, and the increase of engaging and meaningful retirement occupations (Jonsson 2011), can be seen as the response. The continued engagement can be seen as resulting in further development of skills, or mastery, of these occupations leading to satisfaction.

8.5 Summary

Findings from this study, exploring experiences of the transition to retirement, have been discussed. Occupation theory including the occupational adaptation process and theory (Reed 2015) and the concepts of engaging occupations (Jonsson 2011), occupational identity (Kielhofner 2002) and occupational balance (Pettican and Prior 2011), have offered insight into the transition to retirement. The occupational adaptation process and theory offers a means of identifying occupational issues in retirement, resolving them, and thereby adapting the occupation(s), environment or the individual, in order to achieve satisfaction. Engaging occupations, in retirement, as suggested by Jonsson (2011), involve intense participation, routine or commitment, and have meaning. Exploring potential or known occupations in the transition to retirement by considering their meaning, how often individuals participate in them and with what level of intensity, could facilitate decision-making with regard to suitable retirement occupations, as well as providing insight into individuals as occupational beings. In the transition to retirement, an individual's environmental context and history of occupational participation, along with their capacities, interests, roles, relationships, obligations, and routines can be considered. This could help individuals discover their occupational identity, so as to enable an explicit understanding of their occupational lives, in the transition to retirement.

Thus, occupational adaptation theory, along with an understanding of engaging occupations and occupational identity, could be used to facilitate the transition to retirement. Figure 5, below, shows this in diagrammatic form.

Figure 5. An Occupational Transition to Retirement.



9 Limitations of this study.

9.1 Methodological Limitations.

9.1.1 Pilot Interview.

I did not carry out a pilot, or practice interview. This was highlighted when the issue of the disrupted quality of a recording emerged, since the microphone on a coffee table was too close to a cup that was being moved. It also became apparent that my narrative interviewing skills needed development. These issues might have emerged from (and been resolved through) a pilot interview. Although pilot interviews were recommended (Castillo-Montoya 2016), I had gone straight into the interviews without piloting, feeling confident and skilled, given my past experience. From the first interview my skills of listening, probing, and verification skills definitely improved, and I quickly developed my interviewing skills. I therefore could not overcome this limitation, but I did reduce its impact by viewing the first interview with a course provider as more of a pilot interview. I believe I developed my skills and interview technique throughout the data generation phase, and I learned from each interview. Thus, my learning and development was iterative, like the data generation. Each interview built on the previous one. The impact on the findings might have entailed a reduced quality of data in the earlier interviews, but this is difficult to establish, since there appeared to be a large amount of interesting and relevant data generated from the interviews.

9.1.2 Data Management Tool/software.

I did not use software to organise and structure the data; however, I appreciated that there were benefits to using such programs. These included the fact that, with these programs, all data can be stored in one place, they allow different types of data to be managed, and they help "index segments of text to particular themes … link research notes to coding … carry out complex search and retrieve operations and … aid the researcher in examining possible relationships between the themes" (King 2004, p.263). I also explored some potential limitations of such tools, and discovered that they can distance the researcher from the data, as well as the perception that they just code and retrieve data. They are also seen to be time-consuming to learn how to use, and are expensive, and do not interpret data (Dollah and Rosmaladewi 2017). One of the most relevant points for my study was that these tools are only useful if large sets of data are being handled (more than ten one-hour interviews, for example). In addition, the use of software such as this does not fit with my views on how meaning is constructed, within the context of this study. As this study used seven interviews, ranging between 45 minutes and 90 minutes, this seemed to be rather too small a data set to benefit from software data management. Thus, the issue exists that I did not use a software tool; had I done so, this might have facilitated greater efficiency in my data management and organisation.

9.1.3 Sample.

One of the additional limitations of this research was the sample group. I recruited three different types of participants, offering triangulation. This included financial advisors, who were providers of pre-retirement courses, past course participants in pre-retirement courses, and recently retired individuals. The sample group turned out to be all male. All the retired participants were white, retired professionals who were financially secure. I believe there were several reasons as to why this transpired. Firstly, the financial advisors/providers of pre-retirement courses I knew were male. Secondly, the past participants in pre-retirement courses had previously worked at the large petrochemical company, previously mentioned. This was a large, industrial company, which employed a variety of employees, including scientists, project managers, technicians, lorry drivers, and manual workers, and seemed to attract many male employees. Finally, the three retirees were all friends or relatives of retired work colleagues of mine. I believe the fact that they were all male was largely due to chance. However, with the sample being all male, I can state that it was a male voice I heard on the topic. The impact on the findings, therefore, was that I generated no female perspective.

Widening the sample further, to include more diversity, would have also enhanced the work. This could have included not just women, but people who had worked part time, people who had retired in a different way, and people from a wider, more diverse, social and financial background.

9.2 Researcher Limitations; my assumptions and prejudice.

As the researcher, I entered into this research with all my assumptions and prejudices and intuition (Elliot 2005). This is one of the limitations of qualitative research, but it is part of our human existence. Throughout the study, I defended the choices I made in relation to the research strategy and design, methods and methodology, data generation, data analysis and data findings and discussion. I spent time exploring reflexivity, where I justified this approach and discussed how I used my assumptions (see Section 4.3.6., above). I embraced this and I explored meaning in relation to the participants' meaning of their stories and narratives. I believe I have addressed this limitation through reflexivity (see some examples in Appendices 3, 4 and 5). This does not eliminate my assumptions and prejudice, rather it makes them more transparent and incorporates them into the study, as a significant contribution to the research process.

10 Conclusion.

10.1 Aim of the Study.

The aim of the study was: *To explore how people experience the transition to retirement,* and the research question was: *How do people experience the transition to retirement?*

10.2 Contribution to Knowledge.

This work has contributed to knowledge as it has shown that there is some agreement with previous literature on the topic, in relation to staying healthy, freedom, occupational balance and engaging occupations. In addition, it has added to the work which shows that there are positive experiences in the transition to retirement. It has also highlighted some new findings in relation to loss, freedom, family relationships and caring, and their importance in the transition to retirement. A further original finding is that all of these issues may raise occupational challenges for people transitioning to retirement. Additional new knowledge that the work has generated is in its identification that considering occupational identity and identifying engaging occupations can support relevant occupational choices in the transition to retirement. Finally, a further innovative contribution is the demonstration that possible occupational challenges can be viewed and resolved using the occupational adaptation process and theory. Previously, this process has been applied to individuals who experience occupational challenges arising from illness, injury and dysfunction, and it has often been used in medical settings. This creation of this new knowledge now allows for the use of the occupational adaption process in the usual and expected transition to retirement, for individuals who are planning the next stage of their life. By viewing their transition to retirement through an occupational lens, and identifying and resolving their occupational challenges, this may well facilitate the transition to retirement and aid in relevant future occupational choices.

10.3 Recommendations.

The application and utility of this knowledge to practice could be seen when working with individuals, groups or communities preparing or planning for retirement. Occupational adaptation theory could underpin retirement planning, and individuals could be encouraged to explore anticipated changes in occupations during the transition to retirement. They could be encouraged to identify the potential occupational challenges, consider responses to these challenges and to aim towards efficiency, effectiveness and satisfaction in the occupations they plan to engage in during the transition to retirement. This could be continued into early retirement, offering a process which uses occupational adaptation theory in the transition to retirement. In addition, insight into an individual's occupational identity and exploration of their engaging occupations could facilitate the transition.

This is a contemporary view of the transition to retirement, which involves a proactive journey led by the individual, who can be accompanied by an occupational therapist. This therapist can use the underpinning theory of occupational adaptation, occupational identity and engaging occupations to facilitate occupational choices in the transition to retirement. The transition is individualized and dynamic, and it can be anticipated and embraced.

Thus, occupational challenges in the transition to retirement could be resolved by using the occupational adaptation process and by considering individuals' occupational identity and engaging occupations.

10.4 Future Research.

Future research could establish a practical, user-friendly method of employing the occupational adaptation process, personal identity theory, and engaging occupations theory to identify, acknowledge and resolve occupational challenges in the transition to retirement.

10.5 Implications:

The findings from this work highlight a number of issues in relation to why the results matter. They give an insight into peoples' experiences of the transition to retirement through their narratives and they raise new findings regarding loss, freedom, family relationships and caring. They also highlight ways of planning and structuring occupations in retirement and they emphasize that often people continue what they already did before retiring (doing more of this, or doing it differently). They finally show that the transition to retirement can be positive as well as challenging.

The transition to retirement can therefore be viewed as an occupational transition, which can be facilitated by allowing and enabling individuals to plan and transition to retirement by considering the occupational issues they may face. By using the theory of occupational adaptation, occupational identity and engaging occupations, occupational challenges can be identified and resolved and occupational choices for retirement identified.

10.6 Summary/Conclusion.

The aim of this study was "*to explore how people experience the transition to retirement*" and the research question was "*How do people experience the transition to retirement?"*

The aim was met, and the question addressed, as the study was methodically carried out and theoretically underpinned with an ontology of relativism, epistemologies of interpretivism, social constructionism and constructivism, and a methodology of narrative inquiry. A sample of recently retired individuals and financial advisors (providers of pre-retirement courses) was interviewed, and the interviews were analysed using narrative analysis. This resulted in four themes and fourteen sub-themes. The findings were related to and interpreted using occupational adaptation theory and the concepts of occupational identity and engaging occupations. This offered a process of adapting occupations in response to occupational challenges in the transition to retirement. Explicitly and proactively considering the occupational adaptation process with individuals, and exploring their occupational identity and engaging occupations, during the transition to retirement, can offer deeper insight into occupational challenges, as well as ways of acknowledging, facing, changing, or selecting occupations, in the transition to retirement.

11 Thesis Statement.

The thesis is my position or proposition from this work, which I believe I have justified with this study. My thesis therefore is:

The transition to retirement includes occupational challenges, which may be resolved through an occupational adaptation process and an awareness of occupational identity and engaging occupations.

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13 Appendices

Following the viva examination for this work, amendments were made to “omit from the thesis all references to the pre-retirement booklet”. There may be some remaining mention of the pre-retirement booklet in the Ethics and other appendices.

13.1 Appendix 1. Search Strategy Tables.

The key search terms are listed below applying limiters; Journal Subset: Peer Reviewed; Language: English, Journal article. All adult. Boolean/Phrase: Abstract available: PDF Full Text; Post 1998. Special Interest: Occupational Therapy. The following databases were used: CINAHL, PsychINFO, Medline and SCOPUS.

1. ("Retire*" OR "Pre-Retire*") AND ("Transition")
2. ("Retir*" OR "Pre-Retir*") AND ("Plan*") AND ("learn*") OR ("teach"*)
3. ("Retir*" OR "Pre-Retir*") AND ("Plan*") AND ("course") OR (program*") OR ("class*")
4. ("Retir*" OR "Pre-Retir*") AND (MH "Occupational Therapy")
5. ("Retir*" OR "Pre-Retir*") AND ("Activ")

Table 1. CINAHL Search.
CINAHL plus with full text. Via EBSCO.
Cumulative Index to Nursing and Allied Health Literature: nursing and allied health articles form worldwide, scientific literature.

Search string. March 2020	**Filters/ limiters** Peer Reviewed. English Language Journal article. All adult. Boolean/Phrase Abstract available. Exclude Pre-CINAHL PDF Full Text. Post 1998.	**Total results**	**No of results (after refining search)**	**Final number of articles for further screening.** Following reading of abstracts for relevance and removing duplications.
("Retire*" OR "Pre-Retire*") AND ("Transition" OR "Change")		61		4
("Retir*" OR "Pre-Retir*") AND (MH "Occupational Therapy")		5 54	5 10	1 4
("Retir*" OR "Pre-Retir*") AND (("Plan*" OR "learn*") OR ("teach"*)		91		1
("Retir*" OR "Pre-Retir*") AND ("Plan*") OR ("course") OR (program*") OR ("class*").		194		2
("Retir*" OR "Pre-Retir*") AND ("Activ*")		164		1

Table 2: PsychINFO Search.
Psychology related disciplines: citations and summaries of scholarly journal articles, book chapters, and dissertation

Search string. March 2020	**Filters/ limiters.** Peer Reviewed. English Language, Journal article. All adult. Boolean/Phrase Abstract available. Linked Full Text; Post 1998.	**Total results**	**No of results (after refining search):** and removing doubles.	**Final number of articles for further screening.** Following reading of abstracts for relevance.
(“Retire*” OR “Pre-Retire*”) AND (“Transition”)		156		21
(“Retir*” OR “Pre-Retir*”) AND (MH “Occupational Therapy”)		89 51		0 5
(“Retir*” OR “Pre-Retir*”) AND (“Plan*”)		395		1
(“Retir*” OR “Pre-Retir*”) AND (“Activ*”) *Refined search:* (“Retir*” OR “Pre-Retir*”) AND (“Activ*”) OR (“Occupation*”)		119	 2	0 0

Table 3: Medline search.
via EBSCOhost Research Databases): includes biomedical journals on medicine, nursing, dentistry, veterinary medicine, the health care system, pre-clinical sciences.

Search string March 2020	**Filters/ limiters.** Boolean/phrase, Linked to full text, Abstract available, English Language, 2000-2019, Journal articles. Review articles	**Total results**	**No of results (after refining search) Removing doubles**	**Final number of articles for further screening.** Following reading of abstracts for relevance.
(“Retire*” OR “Pre-Retire*”) AND (“Transition”)		145	11	3
(“Retir*” OR “Pre-Retir*”) AND (MH “Occupational Therapy”)		14		0
(“Retir*” OR “Pre-Retir*”) AND (“Plan*”) *Refined;* ((“Retir*” OR “Pre-Retir*”)) AND (“Planning”) NOT (“financ*”) NOT ("insur*") NOT ("income*")		909	165	2
(“Retir*” OR “Pre-Retir*”) AND (“Activ*”) AND (“Occupation*”)		4		0
(“Retir*” OR “Pre-Retir*”) AND (“course”)		4		1

Table 4: Scopus Search.
World's largest scientific abstract and indexing database for material in science, technology, medicine and the social sciences.

Search string June 2018.	**Filters/ limiters.** 1997-2019, Keyword "retirement", Language "English", Journal Titles: "Ageing & Society, Gerontologist", Research on Ageing", Journal Area: "Medicine, Sociology, Nursing, Psychology")	**Total results**	**No of results (after refining search)**	**Final number of articles for further screening.** Following reading of abstracts for relevance.
("Retire*" OR "Pre-Retire*") AND ("Transition") Excluded "Medicine, Biological Sciences, Arts, Economics"		105	17	0
("Retir*" OR "Pre-Retir*") AND ("Plan*")		324		4
("Retir*" OR "Pre-Retir*") AND ("Activ*") AND ("Occupation*")	Further limiters of Journals of AJOT, BJOT, Euro Journal of Ageing, Gerontologist, Australian Journal of OT, Work Aging and retirement. Keyword retirement,	62	6	
("Retir*" OR "Pre-Retir*") AND ("course")	1342 Further limiters of subject area: Social Science, Nursing, Psychology and Journals of gerontology, Euro Journal of Ageing, Journal of Ageing and health, Advances in Life Course Research and research on Aeging only. Keyword of retirement.	25	4	1

2 Additional articles were sourced from hand search reference lists and browsing
220 identified from these database searches.
152 excluded following first refining / screening.
48 full text articles.

38 excluded; did not conform with the inclusion criteria or meet the aim of the review
10 studies included.

13.2 Appendix 2. Examples from the Summary and Critique Table.

(Adapted from Green et al (2001).

This table was used to rate and comment on each section of the articles, where appropriate.
Topic: Experience(s) of Transition to retirement. 1

Rating scale 1 Absent. 2 Present not complete. 3 Present and complete.								
Reference.	**Initial Impression** Relevance . **Rate 1,2,3**	**Abstract/intro.** Purpose, context. **Rate 1, 2, 3.**	**Methods.** Literature searching clearly indicated or research methodology and methods clear. **Rate 1. 2. 3**	**Results/Findings/Discussion.** Logical, evidenced, critique. **Rate 1. 2. 3.**	**Conclusion.** Clear summary, conclusions supported, suggestions proposed, implications stated. **Rate 1. 2. 3.**	**Ref** Relevant current. **Rate1.2.3.**	**Impressions.** Merits outweigh flaws, biased or unbiased. Do results & conclusions help me with evidence? **Rate 1. 2. 3.**	**Comment** Findings/themes/outcomes. Relevance for my work. **TOTAL. Out of 21.**
BARNETT, I , GUELL, C and OGILVIE, D., 2012 The experience of physical activity and the transition to retirement; a systematic review and integrative synthesis of qualitative and quantitative evidence. Journal of Behavioural Nutrition and Physical Activity. Vol. 9. P97. http/www.ijbnpa/content/9/1/97	Relevant but only focussed on physical activity. 2	Very clear. Systematic review of experience of physical exercise around the transition to retirement. Only looked for qualitative data. 3	Systematic review protocol followed. 19 databases searched, ref lists checked, citations tracked, journals hand searched Jan 198Aug 2010. Stepwise thematic approach used. Findings integrated with previous quantitative review. 3	5 studies met the criteria. 3 themes. Retiree's concepts of physical exercise, motives for physical exercise and challenges to physical exercise. Reasons why they engage; health benefits, lifelong exercise patterns, opportunities for socialising and personal challenges, desire for new routine. Decrease in PA from lower socioeconomic groups could be lack of time and low personal value of exercise. 2	Interventions should encourage adoption and maintenance of exercise after retirement, promote health related and broader benefits. 2	8 years old. 2	Methodology robust and retirees experiences of transition to retirement evident but only related to exercise. 2	Reasons why they engage; health benefits, lifelong exercise patterns, opportunities for socialising and personal challenge, desire for new routine. 16

Reference.	Impression Rate 1 2 3	Abstract/intro. Rate 1, 2, 3.	Methodology/Methods. Lit/research. Rate 1 2 3	Results/findings/Discuss Rate 1. 2. 3.	Conclusion. Rate 1. 2. 3.	Ref. Rate1.2.3.	Impressions. Rate 1. 2. 3.	Outcome. Rel. /21
DAVIES, E and JENKINS, A., 2013. The work to retirement transition of academic staff: attitudes and experiences. Employee Relations. Vol 35. No 3. Pp322-338.	From the abstract appeared very relevant as the study focussed on academics experiences of their transition to retirement. 3	The purpose of this paper is to examine the significance of the work-to-retirement transition for academic staff from a life course perspective and the manner in which individuals have managed the transition. 3	Selection criterion was staff eligible to retire and this was operationalised as academics over the age of 58. Included 25 men and seven women In total, 32 semi-structured interviews (45 and 60 minutes) .were conducted with academic staff from ten Universities in England. The transcripts were analysed using the three-stage "matrix" approach as recommended for qualitative data analysis (Nadin and Cassell, 2004) 3	Marked differences in the experience of the work-to-retirement transition were found and five groups are identified which characterise the significance of retirement. Clean Breakers view retirement as a welcome release from work. Opportunists and Continuing Scholars use retirement to re-negotiate the employment relationship. The Reluctant consider retirement as a loss of a valued source of identity and the Avoiders are undecided about retirement plans. 3	There are practical implications: not all academics wish to continue to engage in academic work in retirement. For those who do, opportunities are predominantly available to staff with stronger social and professional capital. Continued engagement necessitates personal adaptability and tolerance to ambiguity. Social implications are that organisations need to rethink their responsibilities in managing retirement processes as they face an increasing variety of retirement expectations in the workforce. Given the unfolding deinstitutionalisation of retirement, 3	2013 so 7 years old. 2	The limited number of respondents, as well as the single occupation grouping, whilst appropriate for developing insights, restricts generalisation. It only focusses on academics. 2	A robust study which explored experiences of academics, so a narrow focus but relevant findings. 19

13.3 Appendix 3. Example of a Reflexive Comment.

Reflexive Account. Following first two interviews with course providers (financial advisors).

Descriptive level of reflection. What?

I am going to comment on how I felt after running the first two interviews with Pre-retirement Course Providers. I arranged an interview with each of the providers which lasted for about 45 mins. One interview was held in the provider's office and the other in a room at Queen Margaret University (the occupational therapy room).

My role was as a researcher and I planned to facilitate a narrative interview. My aim was to listen to their stories and narratives on the theme of retirement and pre-retirement. The providers also knew me, as I had run previous pre-retirement courses with them. This involved planning and facilitating a session (varying in length from 45 minutes to half a day) with a group of employees who were nearing retirement and who had chosen to attend the course. This included large companies, the police and the fire brigade.

The issue I want to explore arising from the interviews was how I facilitated them and what might I learn from exploring this. When I read the transcripts, I could see, on paper, every word I uttered. I thought I had not really said much, but when I saw it, I had said a lot. The way I said it looked stilted on paper and I uttered quite a few ums and erms. In the moment, I felt quite fluid and the participants appeared at ease and talked throughout the interview. However, I wondered if I prompted them too much, being anxious and that I had unconsciously led them towards the themes I had read about and thought about prior to the interview. They were willing, articulate, interested and had a lot to say but I was concerned I only got only stories not narratives. In addition, I wanted to explore how my stance and position within the researcher-participant relationship influenced the interviews.

The interviews went well and both participants thanked me and stated how much they had enjoyed taking part. They asked me if I had "got what I needed". This added to my feeling that I had perhaps over directed the interviews, thus engendering a feeling of not quite doing things right. I achieved my aim of eliciting stories (maybe narratives) from the participants and the themes appeared relevant and interesting.

Theory - and knowledge - So What?

If I wanted to explore the topics of how successfully I facilitated the interviews and how I influenced them, I needed to turn to theory. Mason (2016) suggested that I ask the difficult questions, when being reflexive. For me the difficult questions were:
How well did I facilitate the interviews?
How did my position or stance influence the interviews?
Did I only get stories not narratives?

In order to explore how I influenced the interviews I need to explore more deeply my stance in the interviews. I was in a role as a researcher, which was a new role for the participants to see me in. In the past, they had known me as a Senior Lecturer who came and did a session on their pre-retirement Course. As a researcher, I had to follow ethical procedures and they were rather dismissive of the Informed Consent formalities. This may have given the impression of me being rather fussy or particular, rather than efficient and well prepared as I thought I was being. I viewed these interviews with great importance and my view of research and data generation is one of an academic. Neither of the participants were academics nor had been involved in research before. My position of valuing this work will have influenced the interview as I will have given the impression of being well prepared, sincere, interested and knowledgeable about the topic and this may have intimidated the participants.

I also came into the interviews well prepared but also it was a very busy time for me and it had been quite difficult to arrange mutually convenient times for the meetings due to my workload. This may have affected their impression of me, perhaps seeing me as not able to manage my workload or needing more time management skills. The interview in Provider 1’s office was first thing in the morning, and I felt calm and prepared. The second interview took place at the university, in the afternoon, so I was more rushed, as I had to attend to other work duties prior to his arrival. I was more flustered and we were also disturbed by students leaving classes and being noisy in the corridor. From this, I took on board the importance of the environment and how it can impact on the interview, the interviewer and the participants.

I also brought to the interview all my knowledge about pre-retirement as I had carried out a literature review on the topic. I had prompts, on themes from the literature, so I did guide the interviews, however I see (on the transcripts) that I also used many additional prompts like that’s interesting, tell me more, uh ha, yes, mmh. They all gave encouragement to the participants to continue with their stories, without reframing their stories or directing the flow. Therefore, this told me that I used a variety of strategies during the interviews. I did think that

I asked questions at times, rather than try to prompt the contributions however I clearly made the participants feel at ease, the interview had good pace and energy and the participants shared their stories easily and freely. Additional theory I can bring to this is from Elliot (2005) who offered suggestions about interviewing or eliciting stories in interviews. She stated that if the researcher empowers the participant then their voice is heard. One way I achieved this was by asking questions without any jargon or terminology the participants may not understand. I also empowered the participants by stating they were taking part in the first interviews. This worked towards more of an equal relationship during the interview and I believe gave them their voice.

In exploring the difference between stories and narratives, I discovered that stories were defined as sequences of events and narratives were defined as the discursive organisation of events into narratives (Squire et al. 2014). However, these terms were often used synonymously (Squire et al. 2014; Elliot 2005) and my worry for not achieving the goal of eliciting narratives appeared to be not much of an issue. As the participants easily recounted events and sometimes they were sequenced events, for example the planning of a pre-retirement course, and sometimes they had discursive organisation in that they talked about the subject matter in a discursive manner. For example, Provider 1 talked about retirement as a time for new learning, giving examples from his clients, then he went onto explore and discuss singing as a new interest for him. However, this distinction between stories and narratives is not clear. What is clear is that I did manage to elicit stories or narratives.

Action-orientated (reflexive) level of reflection. Now what.

What this teaches me about my attitudes is that I do worry that I could have done things better. This can be a hindrance, but this is good in that a critical and inquiring attitude helps reflexivity. It also highlighted that despite being a counsellor and occupational therapist and having carried out many interviews and sessions, I still always have things to learn. In addition, I need to be cognisant of my stance and what I bring to the interview. This commentary only explored specific issues. I can broaden this out in future interviews, to explore wider influences I bring.

For the next interviews, I also plan to use this insight to consider the settings and venues of the following interviews. I also will not worry about whether I am eliciting stories or narratives; I will work towards empowering the participants to tell their stories. The consequences of this will hopefully be that the participants in the forthcoming interviews will yield interesting data, which I can work with to elicit meaning.

13.4 Appendix 4. Reflexive Poetry.

During my journey undertaking this dissertation, I turned to my interest in poetry, to encourage deeper reflexivity. I have been interested in poetry since my childhood introduction to Robert Louis Steven's A Child's Garden of Verses and onto the War Poems of Siegfried Sassoon and Wilfred Owen for my school English exams. The power of reading poetry entranced me as a youngster. Returning to Stevenson's work from the poem My Treasures, by Robert Louis Stevenson (third verse):

The stone, with the white and the yellow and grey,
We discovered I cannot tell how far away.
And I carried it back, although weary and cold,
For though father denied it, I'm sure it is gold. (Stevenson 2001)

When I read this verse for the poem "My Treasures" again, I discovered that it spoke to me as a metaphor. The stone is a metaphor for this final piece of work for my Professional Doctorate. Carrying it for a long time, feeling weary and cold during this journey (whilst I carried it) but being sure, absolutely sure that inside it was gold. Stones play a large part in our family life, as we have and display a wonderful collection of semi-precious Iona marble (serpentine). Each piece has a story, or narrative about how and where we found it and who was there. Stones, pebbles and specifically Iona marble is meaningful to me. Thus, this verse in this poem resonated with me and triggered the reflexive use of poetry in this study. A hard, grey, white and yellow stone appears to the outside world as just that. However, hidden within is gold. The gold of attaining doctoral level work, the gold of managing to study despite huge, shattering, life changing events and the gold of having the privilege of meeting and hearing the study's participants' stories, led me to the final statement in the poem "I am sure it is gold".

I now write poetry, more often as a gift for a special occasion like a birthday or other celebration. I discovered Haiku poetry and I have used it to write down my thoughts in a concise and structured way, often about my struggles and emotions. Haiku is a Japanese form of poetry, which is normally made up of three lines of five, seven, and five syllables. Haiku poems are easy and quick to read, but they often remain in the thoughts. Traditionally they are written about nature and the most famous haiku poem described a frog jumping into a pond. Haiku contains two simple subjects in juxtaposition, separated by punctuation. Often, they contain an unusual observation when comparing the two subjects and the last line can be a surprise or might introduce difference into the poem.

There is some evidence that academics were interested in the link between art and science and the use of Haiku in scientific endeavor. In relation to Haiku and academic work, Pollack and Korol (2013) wrote an article on the use of Haiku to convey complex messages in science. Gurnon et al (2013) who explored art and science in undergraduate programmes, stated that subjective features like creativity, imagination, and intuition are very important in science programmes and they contribute towards scientific discoveries. Pollack and Korol (2013) went onto suggest that the “connection between scientists and engagement in artistic endeavors also suggests that the creative process in and of itself may enhance the conceptual understanding of science” (p42). They believed that we can think through or deconstruct new, and often complicated, ideas through writing Haiku. Haiku therefore offered a context for deconstructing complex concepts into simple terms and the opportunity to revisit these concepts, to create deeper involvement with the initial concepts. Haiku also helped oral and written communication skills by using ordinary, descriptive language that was highly expressive, imaginative and easily accessed by the reader or listener. Thus, Haiku fostered the ability to produce succinct, accurate texts. In addition to my reflexive notes, throughout the study process, I wrote haiku poetry, which I will refer to in later sections of this work. I found this a structured way of expressing myself, helpful and to the point. It helped me focus on myself in the work and my stance and position at certain times during the research process. It seemed to allow me to both stand back from a situation as well as immerse myself in it. This happened when I revisited the poems and found deeper meaning in them, which helped me challenge my attitudes. The Haiku poem below shows my view of the juxtaposition between trustworthiness and the exposure gained through the creative medium of Haiku poetry, which links to the section above and the assertions made by Pollack and Korol (2013).

The haiku poems below represent me in the study:

OT Counsel Teach. Retirement resonates true. Narrative study.	Sound trustworthiness. Show evidenced methods. Haiku exposes.

13.5 Appendix 5. Discovering Narrative.

I have always been interested in stories and their meanings, and in training as a counsellor, I moved toward understanding more about people sharing their stories. Life histories, life stories, illness narratives and occupational narratives are central to occupational therapy (Josephsson and Alsaker 2014). I therefore had some foundational understanding of narrative. Once I investigated narrative inquiry, I was fascinated by all it could offer. In considering using narrative inquiry, I would be able to study experience, and story was a portal through which this experience could be made personally meaningful (Bell and Waters 2014). A later section in this study on narrative inquiry explores this methodology in depth. In arranging and carrying out narrative interviews and co-constructing meaning, I felt I was able to bring together many relevant of my professional skills and knowledge and my personal engagement in the topic was powerful.

In addition to my engagement with narrative work, I discovered that narrative inquiry matched the requirements for the study. Storytelling was the tool to construct meaning (Josephsson et al 2006) and the unstructured nature of the interviews aligned with my expectations of data generation. My role would be one of facilitating the participants to tell their stories around their experiences of their transition to retirement.

As I adopted a narrative inquiry approach, I found myself struggling to write in third person, as is often required in academic writing. When the third person is applied to research it can destroy the social elements of the research process (Webb 1992). I needed to own the work and to connect with it. In order to do this, I decided to write the study up in a narrative style. I maintain a narrative style throughout the work, which I believe to be required in keeping with the epistemologies of the research (Webb 1992). I also use reflexivity throughout the work and the section on reflexivity explores this further. Writing in the first person facilitates this reflexive process.

13.6 Appendix 6. Application to Queen Margaret University Ethics Panel.

With Amendments to Original Ethics Form.

Queen Margaret University
EDINBURGH

Ref. Number	
Assigned Reviewers	
Outcome	☐ Granted ☐ Amendments ☐ Rejected

Research Ethics Panel: Notification of Amendments and Change Form

This is a form to notify the Research Ethics Committee of amendments to all research that has previously received approval by a Research Ethics Committee.

Please note, before the amendments are implemented for the project, this form MUST be submitted (completed, with signatures) to the Secretary to the Research Ethics Panel (ResearchEthics@qmu.ac.uk).

You should read QMU's chapter on "Research Ethics: Regulations, Procedures, and Guidelines" before completing the form. This is available at: http://www.qmu.ac.uk/quality/rs/default.htm

The person who completes this form (the applicant) will normally be the Principal Investigator (in the case of staff research) or the student (in the case of student research). In other cases of collaborative research, e.g. an undergraduate group project, one member should be given responsibility for applying for ethical approval. For class exercises involving research, the module coordinator should complete the application and secure approval.

Please provide ONE electronic copy of the original document and ONE electronic copy of the amended document for review. Also, please highlight all proposed amendments on the amended documents submitted for ease of review.

The completed form **should be typed** rather than handwritten. **Electronic signatures** should be used and the form should be **submitted electronically**.

Checklist: Documents enclosed with application:
Please note that any application with missing relevant documentation will be returned to the applicant.

Enclosed (please tick)	Not applicable (please tick)	Document name
☐	☐	**Research protocol or proposal**
☐	☐	**Participant Information Sheet(s) (PIS)**
☐	☐	**Participant consent form(s)**
☐	☐	**Copies of recruitment advertisement material**
☐	☐	**Sample questionnaires (please detail below)**
	x	**Revised Ethics Form Signed by Head of Division. Nov 2017**
☐	☐	**Interview schedules or topic guides**
☐	☐	**Letter(s) of support from any external organisations involved in the research**
☐	☐	**Evidence of disclosure check**
☐	☐	**Risk assessment documentation**
☐	☐	**Any other documentation (please detail below)**

Section A: Applicant details

A1. Researcher's name: Linda Renton
a. Post: Senior Lecturer
b. Qualifications: MSc, BSc(Hons), Dip COT.
c. Contact email: lrenton@qmu.ac.uk

A2. Category of researcher (please tick and enter title of programme of study as appropriate):

☐	QMU undergraduate student Title of programme:
☐	QMU postgraduate student – taught degree Title of programme:
☐	QMU postgraduate student – research degree
☑	QMU staff member – research degree
☐	QMU staff member – other research
☐	Other (please specify) Details:

A3. School: School of Health Sciences.
A4. Division: Division of Occupational Therapy and Arts Therapies.
A5. Subject area: Occupational Therapy.
A6. Supervisor or Director of Studies: Dr Mairghread Ellis and Dr Duncan Pentland.

A7. Names and affiliations of all other researcher who will be working on the project:

First name	*Last name*	*Position*	*Affiliation*	*Role on project*

Section R-B
Full title of study: **Occupational issues in planning for retirement: a narrative inquiry.**
Study commenced: 2015.
Current protocol version and date (if applicable):
Amended protocol version and date:

Type of amendment: Changes required due to the organisation the researcher was working with going into industrial relations with their workforce.

D1. Amendment to information previously provided in Research Ethics Application form
☑ Yes ☐No
If yes, please refer to relevant section of the Research Ethics application form in the "summary of changes" below.
Have attached Ethics Form with changes highlighted.

D2. Amendment to the protocol
☑ Yes ☐No
If yes, please submit a copy of the current protocol version and a copy of the revised protocol with a new version number and date, highlighting the changes in the revised protocol.

D3. Amendment to the information sheet(s) and consent form(s) for participants, or to any supporting documentation for the study
☑ Yes ☐No
If yes, please submit all revised documentation with

A	There is a significant proposed deviation from my original protocol. Please attach details on a separate sheet.
B	**There have been unexpected events and / or results.** **Please attach details on a separate sheet.(see below)** **Original Plan.** Following ethical approval, a narrative inquiry methodology is proposed, using purposive and snowballing sampling, to recruit and interview nine participants: three providers of pre-retirement courses, three past course participants in a pre-retirement course and three participants in a pre-retirement course including an occupationally focused session. Narratives will be co-constructed (participant and researcher) and recorded, transcribed and analysed, using a reflexive approach. Iterative analysis at each stage will feed into ensuing interviews so the initial interviews with the providers, then the past course participants, will underpin the development of an occupationally focused session in a pre-retirement course for current participants. This session will be carried out in a pre-retirement course and further narrative interviews will be undertaken, recorded, transcribed and analysed. Emerging meaning will be explored and linked to the literature review, initial interviews and evolving themes. **What Happened.** During the course of the project the organisation went into industrial dispute with their employees and stopped all correspondence with me. The following changes were proposed, discussed with supervisors and presented to the Head of Division, who signed off the Ethics Form as access to a pre-retirement course at the organisation became impossible. The edited Ethics Form, with

	the original Ethics Form, was resubmitted to the Head of Division, who signed and approved it. It is attached to this document. **Changes.** Following ethical approval, a narrative inquiry methodology was proposed, using purposive and snowballing sampling, to recruit and interview up to nine participants including: providers of pre-retirement courses, past course participants in a pre-retirement course and recently retired individuals. Narratives were co-constructed (participant and researcher) and recorded, transcribed and analysed, using a reflexive approach. Iterative analysis at each stage fed into ensuing interviews so the initial interviews with the providers, then the past course participants, underpinned the development of a booklet/information pack, including occupationally focused information. Further narrative interviews with recently retired volunteers, to gain further insight into retirement as well as feedback on the booklet/information pack, were recorded, transcribed and analysed. Emerging meaning was explored and linked to the literature review, initial interviews and evolving themes. All reference to the booklet was removed.
C	I have completed my research. Please give date project finished:

Signature of Researcher: Linda EM Renton. Date 18/04/18

Please return the completed form to the Secretary to the Research Ethic Panel (researchethics@qmu.ac.uk). In the cases of A or B, approval of the Research Ethics Panel may be necessary. Normally this can be granted by Convener's Action. Signature of Convener (Research Ethics Committee): Ian McMillan. Ian McMillan Date: 26/04/2 This is signed by the Head of Division as he granted approval initially.

Queen Margaret University
EDINBURGH

For Office Use Only

Ref. Number	
Assigned Reviewers	
Outcome	☐ Granted ☐ Amendments ☐ Rejected

APPLICATION FOR ETHICAL APPROVAL

FOR A RESEARCH PROJECT

This is an application form for ethical approval to undertake a piece of research. Ethical approval must be gained for any piece of research to be undertaken by any student or member of staff of QMU. Approval must also be gained by any external researcher who wishes to use Queen Margaret students or staff as participants in their research.

Please note, before any requests for volunteers can be distributed, through the moderator service, or externally, this form MUST be submitted (completed, with signatures) to the Secretary to the Research Ethics Panel (ResearchEthics@qmu.ac.uk). You should read QMU's chapter on "Research Ethics: Regulations, Procedures, and Guidelines" before completing the form. This is available at:
http://www.qmu.ac.uk/quality/rs/default.htm

The person who completes this form (the applicant) will normally be the Principal Investigator (in the case of staff research) or the student (in the case of student research). In other cases of collaborative research, e.g. an undergraduate group project, one member should be given responsibility for applying for ethical approval. For class exercises involving research, the module coordinator should complete the application and secure approval.

The completed form **should be typed** rather than handwritten. **Electronic signatures** should be used and the form should be **submitted electronically**.

Checklist: Documents enclosed with application: *Please note that any application with missing relevant documentation will be returned to the applicant.*

Enclosed (please tick)	Not applicable	Document name
☑	☐	**Research protocol or proposal**
☑	☐	**Participant Information Sheet(s) (PIS)**
☑	☐	**Participant consent form(s)**
☐	☑	**Copies of recruitment advertisement material**
☐	☑	**Sample questionnaires (please detail below)**
☑	☐	**Interview schedules or topic guides**
☐	☑	**Letter(s) of support from any external organisations involved in the research**
☐	☑	**If interacting with potentially vulnerable groups, please provide the following information for checks by authorised personnel: PVG[1] Membership No: Disclosure Number (unique to each certificate): Date of issue:**
☑	☐	**Risk assessment documentation**
☐	☑	**Any other documentation (please detail below)**

Section A: Applicant details

A8. Researcher's name: Linda Renton.

a. Post: Prof Doc Student and Senior Lecturer Occupational Therapy.
b. Qualifications: MSc, BSc(Hons), Dip. COT.
c. Contact email:lrenton@qmu.ac.uk

A9. Category of researcher (please tick and enter title of programme of study as appropriate):

☐	QMU undergraduate student. Title of programme:
☐	QMU postgraduate student – taught degree. Title of programme:
☐	QMU postgraduate student – research degree
☑	QMU staff member – research degree: Professional Doctorate.
☐	QMU staff member – other research
☐	Other (please specify) Details:

A10. School: School of health Sciences.
A11. Division: Occupational Therapy and Arts Therapies.
A12. Subject area: Occupational Therapy.
A13. Name of Supervisor or Director of Studies: Dr Mairghread Ellis.
A14. Names and affiliations of all other researchers who will be working on the project:

First name	*Last name*	*Position*	*Affiliation*	*Role on project*

[1] Protecting Vulnerable Groups – This membership scheme was introduced by the Scottish Government to improve disclosure arrangements for people who work with vulnerable groups. When you provide us with the certificate identification number for your PVG status, only authorised countersignatories for this scheme within the university will have access to your PVG records. The Research Ethics Panel and assigned reviewers will not have access or knowledge of your PVG records. Please be aware that if you are barred from working with the research population in your research application, and the PVG countersignatories have been made aware of your application, processes for Fitness to Practice will be triggered within the university.

Section B: Research details

B1. Title of study:
B2.
Occupational issues in planning for retirement: a narrative inquiry.

B3. Expected start date: Once approval gained.

B4. Expected end date: 14 months later.

B5. Protocol or proposal version: preretire_proposal_26032017_version_1_LR

B6. Protocol date: 26032017

B7. Details of any grants/funding/financial support for the project from within/outside QMU:
None.

B8. Do you plan at any stage of the project to undertake research involving adults lacking capacity to consent for themselves?
☐ Yes ☑ No

Answer Yes if you plan to recruit living participants aged 16 or over who lack capacity, or to retain them in the study following loss of capacity. If you answered yes, please refer to the online training module by University of Leicester and University of Bristol on 'Adults lacking capacity to consent for research' for further information: https://connect.le.ac.uk/alctoolkit/
Your research may require approval by an authorised Research Ethics Committee (e.g. NHS Research Ethics Committee).If in doubt, please contact QMU Research Ethics Panel for further advice (ResearchEthics@qmu.ac.uk).

B9. Do you plan to include any participants who are children?
☐ Yes ☑ No

Answer Yes if you plan to recruit participants aged under 16. Please also ensure that question F6 is answered.

B10. Do you plan at any stage of the project to work with human tissue samples (or other human biological samples) and data?
☐ Yes ☑ No

If you answered Yes to question B9, please also ensure that Section G is completed. To obtain a copy of Section G, please email ResearchEthics@qmu.ac.uk.

Section C: Overview of the research

C1. Summary of the study: *Please provide a brief summary of the research (maximum 300 words)* ***using language easily understood by lay reviewers and members of the public.*** *Please note that this summary may be published in the public domain.*

Abstract:
Literature was reviewed on the themes of pre-retirement, retirement planning and health and well-being in retirement. The links to occupation, occupational therapy and occupational science were clearly highlighted and in occupational therapy and occupational science ground work has been done by international researchers, however only two UK studies were uncovered. Pre-retirement courses seem to offer positive outcomes but evaluations to date have been limited. *The following areas of exploration were identified; participants involvement in pre-retirement planning, the effect of evidence based, occupationally focused information on participants' understanding of occupational issues for retirement/retirement planning and the transitional issues of retirement.* The ontological positions of interpretativism and relativism and an epistemological underpinning of constructivism were felt to be relevant for the research proposal.

Following ethical approval, a narrative inquiry methodology was proposed, using purposive and snowballing sampling, to recruit and interview up to nine participants including: providers of pre-retirement courses, past course participants in a pre-retirement course and recently retired individuals. Narratives were co-constructed (participant and researcher) and recorded, transcribed and analysed, using a reflexive approach. Iterative analysis at each stage fed into ensuing interviews so the initial interviews with the providers, then the past course participants, underpinned the development *of a booklet/information pack, including occupationally focused information. Further narrative interviews with recently retired volunteers, to gain further insight into retirement as well as feedback on the booklet/information pack, were recorded, transcribed and analysed.* Emerging meaning was explored and linked to the literature review, initial interviews and evolving themes.

C2. Summary of main issues: *Please summarise the main ethical, legal, or management issues arising from your study and say how you have addressed them. Not all studies will raise significant issues. Some studies may have straightforward ethical or other issues that can be identified and managed routinely. Others may present significant issues requiring further consideration by other review bodies (as appropriate to the issue). Studies that present a minimal risk to participants may raise complex organisational or legal issues. You should try to consider all the types of issues that the different reviewers may need to consider.*

There are no legal or management issues which have arisen in planning this research.
The ethical issues are addressed below:
Request to give up time, initial call and interview: There is an assumption that potential participants will be able to give up time to be involved in the research.
Slight risk of distress when discussing issues to do with planning for retirement and the transitional and occupational issues related to this: The interview is likely to include participants' views of their experiences of retirement planning. This may be or have been a difficult transition. The researcher is a trained occupational therapist and counsellor so will be able to listen and contain any distress, after which she will advise on seeking further emotional support.
Breach of confidentiality: If participants were to be identifiable this may cause distress if personal opinions are linked to them. Diligent steps will be followed to ensure participants are anonymised and contributions are kept confidential.

C3. What is the principal research question/objective/aim?

Please put this in language comprehensible to a lay person.

~~My focus is on retirement planning and in what ways participants are involved in pre-retirement planning and how might having access to evidence based, occupationally focused information influence participants' understanding of occupational issues for retirement.~~

C4. What are the secondary research questions/objectives/aims if applicable?
Please put this in language comprehensible to a lay person.

1. *In what ways are participants involved in pre-retirement planning and what are their experiences of it?*
2. *How does engagement with/reading through and discussing an evidence based, occupationally focused booklet on Pre-Retirement, influence participants' understanding of occupational issues for retirement?*
3. *In what ways can engagement with/reading through and discussing an individual evidence based, occupationally focused booklet on Pre-Retirement, influence participants' planning for retirement.*
4. *How do participants view the transitional issues of retirement, following engagement with/reading and discussing an individual evidence based, occupationally focused booklet on retirement planning?*

C5. What is the academic/scientific justification for the research? *lease put this in language comprehensible to a lay person*

Section D: Design and Methodology

D4. Research procedures to be used: *please tick all that apply*.

As Scotland (2012) highlighted, participant autonomy and privacy are limitations of interpretivism, so this might lead to the "unintended discovery of secrets, lies and oppressive relationships" (Howe & Moses 1999 p40). Scotland (2012) also stated that the risk of participant exposure increases as the amount of information given by the researcher increases. Narrative research is not about objectifying and aggregating forms of research, it is about relations and of gaining and reflecting on lived experience. All components of the research are touched by the ethics of the research relationship. So "narrative researchers have an ethical duty to protect the privacy and dignity of those whose lives they study to contribute to knowledge in our scholarly fields" (Scotland 2012 p13). Ethical considerations embrace the principles of free consent of participants, confidentiality of material, and protecting against harm (Kvale 1996; Sieber 1992; Smythe & Murray 2000 and Stark 1998). Scotland (2012) suggested a "clear recognition of the dilemmas involved in the ethics of the relationship, the report and the design of the research" (p.13)

For my research I will protect the privacy and dignity of those who will be involved in my study. Participants will be free not to participate or withdraw at any time. I will keep all data anonymous, through the use of pseudonyms, and will ensure confidentiality such as organisation and company names, localities of participants, geographical names in narratives. I will also explore the ethics of the relationship in more detail, in my final thesis. The planned Ethical Process is to

- Submit for Ethical Approval from QMU.
- Request permission/apply for Ethical approval from the partner organisation.
- Further construct and utilise Information sheet: develop and circulate to participants.
- Further construct and utilise Informed Consent: develop and circulate to participants.

The ontological (the study of being) view looks closely at the relationship between people and society, drawing from the **interpretative approach** (Jupp 2006). As an occupational therapist, I consider that the concept of occupation locates me, as well as the proposed study, **in relativist ontology**. For instance, I understand occupation as contributing to wellbeing because occupation includes the notion of ones' roles, identities and responsibilities through personally meaningful activity or occupation. This lends itself to a socially constructed understanding of society, also offering individual meaning making out of peoples' lives and stories. For me, occupation sits well with **relativism,** which views reality as subjective and between people. In relation to my proposal there are issues of the relationship between different aspects of society i.e. how retirees view their retirement and how they plan for it. This may well involve how they see themselves in society and how society views them. In addition how these proposed study participants (retired people, pre-retirement course providers and previous pre-retirement course participants) interpret and view the world is an important consideration

For my study I am interested in individual participant's views and meaning making in relation to *retirement planning and in what ways participants are involved in pre-retirement planning and how might having access to evidence based, occupationally focused information influence their understanding of occupational issues for retirement*. A **constructivist** (Moses and Knutsen 2007) epistemology will offer a sound theoretical underpinning for the study, offering acceptance of multiple perceptions, individual attitudes, and that meaning will emerge. I hope to construct not discover meaning in relation to participants' view of being involved in an occupationally focussed session in a pre-retirement course. I plan to work with narratives from three different perspectives of views on an occupationally focussed session in pre-retirement courses.

An **inductive** approach best suits the areas of exploration. *The questions tackle participants' views on retirement, pre-retirement and an occupationally focused booklet/information pack, and whether it might enable participants to identify relevant occupational issues in planning for transition to retirement.* The questions cannot be easily explained as a universal view of a situation, which can be looked back at and explored, rather they are likely to yield a variety of details which will need synthesis and work to connect them and an emerging view of the situation will arise, which suggests an inductive approach.

Interpretations of the world are culturally derived and historically situated and **interpretivism** is closely linked to the epistemology of constructivism (Gray 2014). This builds on my justification for using constructivism as my epistemology. In my interactions with the participants I wish to elicit their views, but hopefully more than at face value and I am also interested in stories as tools for understanding, as suggested by Sayre (2001).

Tick if applicable	
☐	Questionnaires (*please attach copies of all questionnaires to be used*)
☑	Interviews (*please attach summary of topics or interview schedule to be explored*)
☐	Focus groups (*please attach summary of topics or interview schedule to be explored / copies of materials to be used*)
☐	Experimental / Laboratory techniques (*please include full details under question D2*)
☐	Use of email / internet as a means of data collection (*please include full details under question D2*)
☐	Use of materials that are subject to copyright (*please include full details under question D2 and confirm that the materials have been / will be purchased for your use*)
☐	Use of biomedical procedures to obtain human tissues (or other biological materials) (*please include full details under question D2 and Section G. Also include subject area risk assessment forms, where appropriate)*
☐	Other technique / procedure (*please include full details under question D2*)

D5. Please summarise your design and methodology.
It should be clear exactly what will happen to the research participant for research involving human participants. Please complete this section in language comprehensible to the lay person. Do not simply reproduce or refer to the protocol.

I wish to use **narrative enquiry** to explore participants' stories and to construct meaning from them on the topic. This choice can be seen as relevant as Bell and Walters (2014) stated that narrative inquiry involves the collection and development of stories where data collection, interpretation and writing are considered as a meaning making process and Wang and Geale (2015) stated that narrative inquiry enables the illumination of real people, in real settings, through the 'painting' of their stories.

I will use **narrative interviewing** which is a form of interviewing involving the generalisation of detailed stories of experience. I wish to hear the stories of up to nine people. Jupp's (2006) comment on narrative interviewing being a discursive accomplishment relates to the proposed study as I wish to hear and experience these people's stories, through listening to them talk and to accomplish insight and discover emerging themes from their narrative. I hope to work collaboratively with the participants, offering a sound relationship and intense active listening skills. This again links to my knowledge, attitude and skills as a counsellor and therapist, where working in collaboration and centering on the relationship is known to me. Interviews will be recorded and transcribed verbatim.

D6. Does your research include the use of people as participants?
☑ Yes ☐ No

Answer No *if your project involves secondary analysis of collected data.*
If you answered Yes to question D3*, please ensure that Section F is completed.*

D7. Does your research include the experimental use of live animals?
☐ Yes ☑ No
If you answered Yes to question D4*, please note that the university is not insured to experiment on live animals. Please attach the insurance coverage certificate to this application for review. Please check and ensure that appropriate university insurance is in place to cover the work. If in doubt, please contact Karen Sinclair (Head of Finance,* *ksinclair@qmu.ac.uk* *) on insurance coverage.*

D8. Does your research involve experimenting on plant or animal matter, or inorganic matter?
☐ Yes ☑ No

If you answered Yes to question D5*, please check and ensure that appropriate university insurance is in place to cover the work. If in doubt, please contact Karen Sinclair (Head of Finance,* *ksinclair@qmu.ac.uk* *) on insurance coverage. Please attach the insurance coverage certificate to this application for review.*

D9. Does your research include the analysis of documents, or of material in non-print media, other than those which are freely available for public access?
☑ Yes ☐ No

If you answered 'Yes' to Question D6, give a description of the material you intend to use. *Describe its ownership, your rights of access to it, the permissions required to access it and any ways in which personal identities might be revealed or personal information might be disclosed. Describe any measures you will take to safeguard the anonymity of sources, where this is relevant:*

From the transcriptions of the narrative interviews in order to analyse the data I will use Hollway and Jefferson's (2000) guidance. Following transcription I will annotate them and explore the emerging meaning of the stories. I will further annotate scripts and then consider the stories in relation to the findings form my literature review, initial interviews i.e. themes which arose from them, and go through the narratives.

The transcriptions will be anonymised by the allocation of a number to each participant. The partner organisations will not be named and geographical references will be removed.

D10. Will any restriction be placed on the publication of results?
☐ Yes ☑ No
If you answered 'Yes' to question D7, give details and provide a reasoned justification for the restrictions. (See Research Ethics Guidelines Section 2, paragraph 7)

D11. Who will have access to participants' personal data during the study?
Where access is by individuals outside the research team or direct care team (health research), please justify and say whether consent will be sought.

Myself, my supervisors.

D12. How long will personal or personally identifiable data be stored or accessed after the study has ended?
Please note this question only relates to retention of personal or personally identifiable data.

☐ Less than 3 months
☐ 3 – 6 months
☑ 6 - 12 months
☐ 12 months – 3 years
☐ Over 3 years

*It is recommended that data containing personal details that would lead to the identification of participants should be destroyed **as soon as possible**. Examples of personally identifiable data include participants' email addresses, NHS/CHI numbers, expressions of interest etc., BUT NOT consent forms. Personally identifiable data should be stored separate from the anonymised data to prevent linkage. If potential participants have provided you with their contact details, this information should only be retained until they have consented or refused to participate in the research. However, if a participant noted that they would like to receive a summary of the research, it would be appropriate to retain their contact details until this summary has been sent out.*
See the following for advice on data handling:
http://www.lancaster.ac.uk/shm/study/doctoral_study/dclinpsy/onlinehandbook/ethics_and_data_storage_advice/

D13. For how long will you store research data generated by the study? *State if the data will be stored for an infinite time period.*

Years: two years to allow for access to work for dissemination; publications etc. Months: More information:

D14. Please give details of the *short term (duration of project)* and *long term (after project completion)* arrangements for storage of research data after the study has ended. (See Research Ethics Guidelines has Section 1, paragraph 2.4.1)

Short term storage of research data on any of the following:
☐ Manual files (includes paper or film)
☐ Home or other personal computers
☑ University computers/server
☐ Laptop computers
☐ Hard drive storage
☐ USB storage devices
☐ Other portable storage (e.g. CDs, DVDs etc.)
☐ Cloud/online storage (please provide name and server location of cloud storage below)
☐ Others (please state):

Say where data will be stored, who will have access and the arrangements to ensure security (for example, encryption used). Explain how and when data will be destroyed (if applicable).

All data will be saved, accessed and stored via the Citrix, desk top system hosted by QMU.

Long term storage of research data on any of the following:
☐ Manual files (includes paper or film)
☐ Home or other personal computers
☐ University computers/server
☐ Laptop computers
☐ Hard drive storage
☐ USB storage devices
☐ Other portable storage (e.g. CDs, DVDs etc.)
☐ Cloud/online storage (please provide name and server location of cloud storage below)
☐ eData – QMU open access data repository
☐ Others (please state):
Say where data will be stored, who will have access and the arrangements to ensure security (for example, encryption used). Explain how and when data will be destroyed (if applicable).

NA

D15. Will the data be stored:
☐ In fully anonymised form? (link to participant broken)
☑ In linked anonymised form? *(linked to data but participant not identifiable to researchers)*
If Yes, say who will have access to the code and personal information about the participant:

Myself.

☐ In a form in which the participant could be identifiable to researchers?
If Yes, please justify.

D16. Who will have control of and act as the custodian for the data generated by the tudy?

Myself.

D17. Will the research participants receive any payments, reimbursements of expenses or any other benefits or incentives for taking part in this research?
☐ Yes ☑No
If Yes, please give details.

D18. Will individual researchers receive any personal payment over and above normal salary, or any other benefits or incentives, for taking part in this research?

This question is concerned with "in pocket" financial payments or additional benefits to be provided direct to researchers personally, over and above the costs of conducting the research.

☐ Yes ☑No

If Yes, please give details.

Section E: Risks and benefits

E1. Give details of all procedure(s) or intervention(s) that will be received by participants as part of the research protocol?
These include seeking consent, interviews, observations and use of questionnaires.

Please complete the columns for each procedure/intervention as follows:

1. Total number of procedures/interventions to be received by each participant as part of protocol.
2. Average time taken per procedure/intervention (minutes, hours or days)
3. Details of who will conduct the procedure/intervention, and where will it take place.

Procedure or intervention	1	2	3
Initial contact and information giving.	2	5 mins (email read and respond if interested) 10 mins	**Partner: Financial advisor**. Email with information sheet and request to "meet" with researcher. Follow up phone call by researcher for interested potential participants. Agree date for interview.
Seeking Consent	2	Receive Informed Consent Sheet. Read and bring to interview.	**Researcher.** Send Informed Consent Sheet by email and/or post.
Interviewing.	1	One hour	**Researcher.** In a mutually convenient suitable place; QMU, participants' work place etc.

E2. How long do you expect each participant to be in the study in total?

Duration of participation should be calculated from when participants give informed consent until their last contact with the research team.

One Month in Total:

- Initial contact with Financial Advisor Partner.
- If interested, Researcher contact within one week.
- Hold one hour interview within one month.

E3. What are the potential risks and burdens for research participants and how will you minimise them?
For all studies, describe any potential adverse effects, pain, discomfort, distress, intrusion, inconvenience or changes to lifestyle. Only describe risks or burdens that could occur as a result of participation in the research. Say what steps would be taken to minimise risks and burdens as far as possible.
Where the research only involves the use of data, consideration should still be given to the risks for participants associated with any breach of confidence or failure to maintain data security.

Request to give up time, initial call and interview: There is an assumption that potential participants will be able to give up time to be involved in the research.

Slight risk of distress when discussing issues to do with planning for retirement and the transitional and occupational issues related to this: The interview is likely to include participants' views of their experiences of retirement planning. This may be or have been a difficult transition. The researcher is a trained occupational therapist and counsellor so will be able to listen and contain any distress, after which she will advise on seeking further emotional support.

Breach of confidentiality: If participants were to be identifiable this may cause distress if personal opinions are linked to them. Diligent steps will be followed to ensure participants are anonymised and contributions are kept confidential.

E4. Will interviews/ questionnaires or group discussions include topics that might be sensitive, embarrassing or upsetting, or is it possible that criminal or other disclosures requiring action could occur during the study?
☑ Yes ☐ No ☐ Not applicable
If Yes, please give details of procedures in place to deal with these issues:

See comments above in E3.

E5. What is the potential for benefit to research participants?
You should state here any potential benefits to be gained by the research participant through taking part in the research either now or in future. However, do not over-emphasise the benefits. In some cases there may be no apparent benefit.

Partner, Financial Advisors: they will benefit from being able to communicate their evaluation of previous Health and Wellbeing sessions in pre-retirement courses and to contribute to a new occupationally focussed session in a pre-retirement course. Also following the project the session will be available to them.

Past course participants in a Pre-Retirement Course: they will have the opportunity to offer specific, personal feedback on previous Health and Wellbeing sessions (run by the researcher) in a pre-retirement course they attended.

Volunteers who have recently retired (within 5 years). *They will benefit from a newly designed; evidence based, occupationally focussed booklet/information pack on pre-retirement.*

E6. Will the researcher be at risk of sustaining either physical or psychological harm as a result of the research? *Please delete as appropriate.*

☑ Yes ☐No

If you answered 'Yes' to the question E6, please give details of potential risks and the precautions which will be taken to protect the researcher.

Section F: Research Involving Human Participants

There is a very slight risk of distress being caused by the interview process. A "critical friend" has been agreed for the researcher to consult with as needed.

You should only complete this section if you have indicated above that your research will involve human participants.

F1. Please indicate the total number of participants you intend to recruit for this study from each participant group:

Participant Group	**Please state total number**
QMU students	
QMU staff	
Members of the public from outside QMU	9
NHS patients	
NHS employees	
Children (under 16 years of age)	
People in custody	
People with communication or learning difficulties	
People with mental health issues	
People engaged in illegal activities (eg. illegal drug use)	
Other (please specify):	

* *Please declare in Question F8 where the participant group may necessitate the need for standard or enhanced disclosure check*

F2. How was this participant number decided upon? *If a formal sample size calculation was used, indicate how this was done, giving sufficient information to justify and reproduce the calculation. If another method of determining participant numbers was used, please provide sufficient details for the method and justify the decision.*

Sampling:
I will include past employees, who have participated in a Pre-retirement Course, offered/accessed via the "partner" company. For these participants I will rely on the provider (Financial Advisor) of the courses. He has agreed to contact the retired employees who took up his offer of ongoing financial advice and became his clients following the pre-retirement course and retirement. I will use a **purposive** sampling technique (judgment sampling) past course participants in pre-retirement courses. I will deliberately select them due to their qualities and because they can provide the information by virtue of knowledge or experience (Bernard 2002). Purposive sampling identifies and selects information-rich cases (Patton 2002) and involves identification and selection of individuals that are proficient and well-informed with a phenomenon of interest (Cresswell and Clark 2011) along with knowledge and experience.

Secondly I will include providers of Pre-retirement courses (Financial Advisors). I have professional contacts with two providers already and I plan to ask them for further contacts thereby using **snowballing** technique which is when the researcher accesses informants through contact information that is provided by other informants (Chaim 2008). Regarding numbers I am limited by time, nature and size of my study as well as the size of the partner organisation and the number of employees they have attending, or who have attended, pre-retirement courses.

Finally I will involve volunteers who have retired within the last five years. This will allow for inclusion of recently retired participants, time limiting them to five years, thus ensuring they all have this experience. I will attempt to get a variety of previous job roles however this may not be available to me. I expect the participants from the previous two categories to be male as the vast majority of employees in the organisation I have worked with are male and the financial advisers are also male, so I will attempt to recruit male participants for my final category. I plan to recruit by informally spreading the word that I am looking for recently retired volunteers via my work and social networks, but I will ensure that the volunteers included are not well known to me.

Regarding the size of sample in narrative inquiry, Patton (2015) suggested that sampling involves selecting information rich cases and Cresswell (2013) asked us to consider extensive details about a few individuals, advising one to two cases unless wanting to develop a collective story. Theoretical saturation (Guetterman 2015) and informational redundancy (Patton 2002) occur when the researcher does not see any new information in the data related to the themes or codes (saturation) and therefore becomes redundant (informational redundancy).

Therefore in selecting the number for the sample I am guided by Miles et al (1994) in that I will have a small sample, it will be purposive, it will have clear boundaries (consideration of themes, time etc) it will be theory driven in terms of all the decisions I have made have been grounded in evidence. However I am cognisant that the sample selection will need to be flexible, as refocusing of the study parameters may occur.

I do not propose theoretical saturation or informational redundancy, rather that I will select a few rich cases which will yield extensive detail, using a small number of individuals. I hope to be able to develop a collective story, which will not be extensive, however this highlights an additional narrative element to the handling of the data. I do not aim to reach homogeneity but to explore three different or contrasting perspectives of the same phenomenon, that being; participants' experiences and views of an occupationally focussed session in a pre-retirement course.

F3. Please state the inclusion and exclusion criteria to be used. (See Research Ethics Guidelines Section 1, paragraph 2.4)

Participants	**Inclusion**	**Exclusion**
Two retired employees	Past employees of the partner organisation/company. Attended a Pre-retirement Course offered by their employer. Retired within the last 5 years.	Not a past employee of the partner organisation/company. Has not attended a Pre-retirement Course offered by their employer. Has not retired within the last 5 years.
Two Providers of Pre-retirement courses	Financial Advisor who runs Pre-retirement courses. Has offered a Health and Wellbeing (or equivalent) Session in their courses.	Is not a Financial Advisor who runs Pre-retirement courses. Has not offered a Health and Wellbeing (or equivalent) Session in their courses.

F4. Will you obtain informed consent from or on behalf of research participants?

☑ Yes ☐ No

F5. Please give details of who will take consent and how it will be done, with details of any steps to provide information (a written information sheet, videos, or interactive material). *If you plan to include any participants who are children, please describe the arrangements for seeking informed consent from a person with responsibility and/or from children able to give consent for themselves.*

After reading the information sheet, once potential participants have expressed an interest in participating, the researcher will contact them and send (email /post) a written Informed Consent Sheet. This will be handed over at the interview. The researcher will bring an additional Informed Consent Sheet to the interview in case the participant forgets to bring their copy.

If you are not obtaining consent, please explain why not.

F6. (Children) If you intend to provide children under 16 with information about the research and seek their consent or agreement/assent, please outline how this process will vary according to their age and level of understanding. *Copies of written information sheet(s) for parents and children, consent/assent form(s) and any other explanatory material should be enclosed with the application.*

For further information on providing information and obtaining consent/assent from children, please refer to this online information for best practice:

http://www.hra-decisiontools.org.uk/consent/principles-children.html

F7. Will the research involve participant deception?

☐ Yes ☑ No

If you answered Yes to Question F7, please justify the use of deception. Also describe what procedures will be implemented to safeguard the dignity, safety and welfare of the participants during the research and after it has ended.

F8. Ethical principles incorporated into the study (*please tick as applicable*):

Ethical principles
Will participants be offered a written explanation of the research? ☑ Yes ☐ No ☐ Not applicable
Will participants be offered an oral explanation of the research? ☑ Yes ☐ No ☐ Not applicable
Will participants sign a consent form? ☑ Yes ☐ No ☐ Not applicable
Will oral consent be obtained from participants? ☑ Yes ☐ No ☐ Not applicable
Will participants be offered the opportunity to decline to take part? ☑ Yes ☐ No ☐ Not applicable
Will participants be informed that participation is voluntary? ☑ Yes ☐ No ☐ Not applicable
Will participants be offered the opportunity to withdraw at any stage without giving a reason? ☑ Yes ☐ No ☐ Not applicable
Will independent expert advice be available if required? ☑ Yes ☐ No ☐ Not applicable
Will participants be informed that there may be no benefit to them in taking part? ☑ Yes ☐ No ☐ Not applicable
Will participants be guaranteed confidentiality? ☑ Yes ☐ No ☐ Not applicable
Will participants be guaranteed anonymity? ☑ Yes ☐ No ☐ Not applicable
Will the participant group necessitate a standard or enhanced disclosure check of the researcher? ☐ Yes ☑ No ☐ Not applicable
Will the provisions of the Data Protection Act be met?

☑ Yes ☐ No ☐ Not applicable
Has safe data storage been secured? ☑ Yes ☐ No ☐ Not applicable
Will the researcher(s) be free to publish the findings of the research? ☑ Yes ☐ No ☐ Not applicable
If the research involves deception, will procedures be in place during and after the research to safeguard the dignity, safety and welfare of the participants? ☐ Yes ☐ No ☑ Not applicable
If the research involves questionnaires, will the participants be informed that they may omit items they do not wish to answer? ☐ Yes ☐ No ☑ Not applicable
If the research involves interviews, will the participants be informed that they do not have to answer questions, and do not have to give an explanation for this? ☑ Yes ☐ No ☐ Not applicable
Will participants be offered any payment or reward, beyond reimbursement of out-of-pocket expenses? ☐ Yes ☑ No ☐ Not applicable

Section G is a reserved section of the form for applications involving Human Tissues. Please email ResearchEthics@qmu.ac.uk if you require a copy of Section G.

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Reference:	

School / Division:	Occupational Therapy ar Arts Therapies	**Location:**	QMU	**Date**	26th March 2017
Assessed by:		**Job Title:**		**Signature**	
Activity / Task:	Prof Doc Research.	**Total Number exposed to risk**	1	**Review Date**	

Ref no.	Hazards	People at risk					Likelihood				Severity				Total risk	Existing control measures	Adequate controls?
		Employees and students	Members of public/visitors	Contractors	Young people	Mothers: new or expectant	Improbable	Remote	Possible	Probable	No injury	Minor	Major	Fatal			
1.	Driving to carry out interviews: risk of accident.	x					x				x				1	To be aware of this risk and plan journeys and not be rushed.	
2.	Safety of interview site.	x					x				x				1	To ensure interviews will be carried out in a place of safety, preferably at QMU, employment site or participants home.	
3.																	
Risk value (RV)							1	2	3	4	1	2	3	4			

Total risk = Likelihood (RV) x Severity (RV) Total risk of 1 – 4 = 'L', low risk Total risk of 6 – 9 = 'M', medium risk Total risk of 12 – 16 = 'H', high risk

Queen Margaret University
EDINBURGH

Reference:	

Remedial action required

Ref no.	Action required	Target date	Action by:	Date completed
3.				
4.				
5.				

Section I: Declarations by applicant

I1. Having completed all the relevant items of this form and, if appropriate, having attached the Information Sheet and Consent Form plus any other relevant documentation as indicated below, complete the statement below.

- I have read Queen Margaret University's document on "Research Ethics: Regulations, Procedures, and Guidelines".
- The information in this form is accurate to the best of my knowledge and belief and I take full responsibility for it.

- *In my view* this research is:

Please tick	*See Research Ethics Guidelines Section 6*
☑	Non-invasive
☐	Minor invasive using an established procedure at QMU
☐	Minor invasive using a NEW procedure at QMU
☐	Major invasive

- I understand that research records/data may be subject to inspection by review bodies for audit purposes if required.

I2. Access to application for training purposes (please tick as appropriate):
☑ I would be content for members of Research Ethics Committees to have access to the information in the application in confidence for training purposes. All personal identifiers and references to sponsors, funders and research units would be removed.
Name *(if you have an electronic signature please include it here)*

Linda BM Renton.

Date 27th March 2017 *and 20th Nov 2017.*

I3. If you are a student, show the completed form to your supervisor/Director of Studies and ask them to sign the statement below. If you are a member of staff, sign the statement below yourself.

- I am the supervisor/Director of Studies for this research.
- *In my view* this research is:

Please tick	*See Research Ethics Guidelines Section 6*
☑	*Non-invasive*
☐	*Minor invasive using an established procedure at QMU*
☐	*Minor invasive using a NEW procedure at QMU*
☐	*Major invasive*

- I have read this application and I approve it.

Name *(if you have an electronic signature please include it here)*

Dr Mairghread JH Ellis.

Date: 4.4.17 and 20th Nov 2017.

I4. For all applicants, send the completed form to your Head of Division or Head of Research Centre or, if you are an external researcher, submit the completed form to the Secretary to the QMU Research Ethics Panel (ResearchEthics@qmu.ac.uk). **You should not**

proceed with any aspect of your research which involves the use of participants, or the use of data which is not in the public domain, until you have been granted Ethical Approval.

For completion by : The Head of Division/Subject Area/Group, OR Division/Subject Area/Group Research Ethics Committee:

Either

☐ I refer this application back to the applicant for the following reason(s):

Name *(if you have an electronic signature please include it here)*

(Head of Division/ Subject Area/ Group)

Date:

Please return the form to the applicant.

Or

Please tick **one** of the alternatives below:

☐ I refer this application to the QMU Research Ethics Panel.

☐ I find this application acceptable and an application for Ethical Approval should now be submitted to a relevant external committee.

☑ **I grant Ethical Approval for this research.**

Name *(if you have an electronic signature please include it here)*

(Ian McMillan)

(Head of Division~~/ Subject Area/ Group~~)

Date : 18th December 2017

Please email one copy of this form to the applicant and one copy to the Secretary to the Research Ethics Panel (ResearchEthics@qmu.ac.uk).

Date application returned: 18th December 2017

Queen Margaret University

EDINBURGH

DRAFT.

Occupational issues in planning for retirement
Information Sheet for Potential Participants: Providers of Pre-retirement Courses.

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:
Occupational issues in planning for retirement
This study will investigate how participants in pre-retirement courses view occupationally focused sessions, when planning for their retirement. Occupationally focused refers to the occupations or activities we find relevant and meaningful in our daily lives. The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement.

I am looking for volunteers to participate in the project. I propose to interview nine participants: three providers of pre-retirement courses, three past participants in a pre-retirement course and three participants in a pre-retirement course including an occupationally focused session. If you are a provider of pre-retirement courses, and you offer companies and organisations such courses, then I would be interested in interviewing you.

If you agree to participate in the study, you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview. The whole procedure should take no longer than one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason. During the interview I will seek your views and opinions on issues related to your work in providing pre-retirement courses. The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean. Her contact details are given below.

If you have read and understood this information sheet, any questions you had have been answered, and you would like to be a participant in the study, please now see the consent form.

Contact details of the researcher:

Name of researcher:	Linda Renton MSc, BSc (Hons), Dip COT.
Address:	Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences. Queen Margaret University, Edinburgh, Queen Margaret University Drive, Musselburgh. East Lothian EH21 6UU
Email / Telephone:	lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser

Name of adviser:	Dr Fiona Maclean (PhD, MPhil, BSc(Hons). HCPC Reg.
Address:	Senior Lecturer in Occupational Therapy, MSc Occupational Therapy (Post Reg) Programme Leader. Occupational Therapy and Arts Therapies, School of Health Sciences Queen Margaret University, Edinburgh Queen Margaret University Drive Musselburgh East Lothian EH21 6UU
Email / Telephone:	fmaclean@qmu.ac.uk / 0131 474 0000

Queen Margaret University

EDINBURGH

DRAFT.

Occupational issues in planning for retirement
Information Sheet for Potential Participants: Previous Participants in a Pre-retirement Course.

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:

Occupational issues in planning for retirement

This study will investigate how participants in pre-retirement courses view occupationally focused sessions, when planning for their retirement. Occupationally focused refers to the occupations or activities we find relevant and meaningful in our daily lives. The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement.

I am looking for volunteers to participate in the project. I propose to interview nine participants: three providers of pre-retirement courses, three past participants in a pre-retirement course and three participants in a pre-retirement course including an occupationally focused session. Your name was passed onto to me by xxxxx as you are currently a client of his, and I understand you are willing for me to contact you in relation to this project. If you are a past participant in a pre-retirement course, then I would be interested in interviewing you.

If you agree to participate in the study, you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview. The whole procedure should take no longer than one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason. During the interview I will seek your views and opinions on issues related pre-retirement planning and the pre-retirement course you attended. The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean. Her contact details are given below.

If you have read and understood this information sheet, any questions you had have been answered, and you would like to be a participant in the study, please now see the consent form.

Contact details of the researcher:

Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.

Address: Senior Lecturer and Doctoral Student, Division of
Occupational Therapy and Arts Therapies, School of Health Sciences.
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser

Name of adviser: Dr Fiona Maclean (PhD, MPhil, BSc(Hons). HCPC Reg.

Address: Senior Lecturer in Occupational Therapy,
MSc Occupational Therapy (Post Reg) Programme Leader.
Occupational Therapy and Arts Therapies,
School of Health Sciences
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: fmaclean@qmu.ac.uk / 0131 474 0000

Queen Margaret University

EDINBURGH

DRAFT

Occupational issues in planning for retirement

Information Sheet for retirees:

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:

Occupational issues in planning for retirement

Occupationally focused refers to the occupations or activities we find relevant and meaningful in our daily lives. The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement.

I am looking for volunteers to participate in the project. I propose to interview *up to nine* participants: providers of pre-retirement courses, past participants in a pre-retirement course and *three recently retired individuals.* You have recently retired and I would be interested in interviewing you.

If you agree to participate in the study, please contact me and you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview which will take no longer than one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason*. Before the interview I will send you a booklet/information pack on planning for retirement. During the interview I will seek your views and opinions on both*

- *your own experience of retirement*
- *as well as your feedback on the relevance and usefulness of the booklet/information pack.*

The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean, whose contact details are given below.

If you have read and understood this information sheet, any questions you had have been answered, and you would like to be a participant in the study, please now see the consent form.

Contact details of the researcher:

Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.

Address: Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences.
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser

Name of adviser: Dr Fiona Maclean (PhD, MPhil, BSc(Hons). HCPC Reg.

Address: Senior Lecturer in Occupational Therapy,
MSc Occupational Therapy (Post Reg) Programme Leader.
Occupational Therapy and Arts Therapies,
School of Health Sciences
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: fmaclean@qmu.ac.uk / 0131 474 0000

Queen Margaret University
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Consent Form

Occupational issues in planning for retirement

I have read and understood the information sheet and this consent form. I have had an opportunity to ask questions about my participation.

I understand that I am under no obligation to take part in this study.

I understand that I have the right to withdraw from this study at any stage without giving any reason.

I agree to participate in this study.

Name of participant: ________________________________

Signature of participant: ________________________________

Signature of researcher: ________________________________

Date: ________________

Contact details of the researcher
Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.
Senior Lecturer and Doctoral Student

Address: Division of Occupational Therapy and Arts Therapies,
School of Health Sciences. Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Occupational issues in planning for retirement
Interview Topic Guides.
Linda Renton.

At this stage of the research process, when using Narrative Interviewing, it is unusual to be able to produce an interview schedule. Jupp (2006) explained that narrative interviewing is a form of interviewing involving the “generalisation of detailed stories of experience, not generalised descriptions” (p189) and he referred to this type of interviewing as a discursive accomplishment. There is a collaborative production of meaning of events and experience.

In narrative interviewing the researcher works closely with the participants, exploring and recording the interview (Marshall and Rossman 2016) and the research should be based on a sound relationship and intense and active listening skills. Narrative studies are emergent and are normally not fully formed at the start. I can expect to modify procedures in light of growing understanding, developing themes and shifting strategies. So it is not possible to produce a schedule for each of the interviews I wish to carry out with the three groups of participants.

However from the review of literature to date the following themes are likely to be raised with participants in the interviews. Other themes and issues will emerge as narratives are shared and constructed in the interviews.

Understanding of: The term retirement.
Views/experiences of occupational issues in/of retirement: e.g.

Identifying, planning, engaging in occupation/activities in retirement.
Considering occupational balance: (meaningful activities/ balancing them).
Health and well-being benefits of being active in older age.
The transition into retirement.

Comment on: Engagement in occupation and its relationship to health and well-being.

The meaning of: Engaging in occupations in retirement (any specific characteristics: meaningful, participation, set of activities, commitment, includes a community).

Views/experiences of: occupational deprivation and occupational engagement in retirement.
Views/experiences of: Pre-retirement Planning (courses, meetings, advice).
Views/experiences of: *an occupationally focused booklet/information pack on retirement planning.*

End of Application to QMU Ethics Panel Application.

Information Sheets Used.

Queen Margaret University

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Occupational Issues in Planning for Retirement

Information Sheet for Potential Participants: Providers of Pre-Retirement Courses.

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:

Occupational Issues in Planning for Retirement.

“Occupational” refers to the occupations or activities we find relevant and meaningful in our daily lives. The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement.

Background.
Over the past few years, I have contributed to the pre-retirement courses of various organisations. I am now researching this area and have developed a more evidenced based session.

This Study.
This study will investigate how participants have experienced pre-retirement and retirement. It will also explore their views of an evidenced based, occupationally focused pre-retirement booklet. This is an important consideration in older age and retirement, as keeping active and being involved in meaningful activities promotes well-being and health.

Findings.
The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement and will contribute to the development of an improved, evidence based session for Pre-retirement courses.

Ethics.
Queen Margaret University Regulations state that we must store consent forms from participants separately, in a secure location, from the data generated and I will undertake this. I will store the data for no more than two years. I have already received ethical approval from Queen Margaret University for this work.

What you can do.
I am looking for volunteers to participate in the project. I propose to interview nine participants: three providers of pre-retirement courses, three past participants in a pre-retirement course and three participants in a pre-retirement course including an occupationally focused session. If you are, or have been, a provider of pre-retirement courses, then I would be interested in interviewing you.

What will happen.
If you agree to participate in the study, you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview. The whole procedure should take no longer than one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason.

During the interview I will seek your views and opinions on issues related to your work in providing pre-retirement courses. The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

Ethics.
Queen Margaret University Regulations state that we must store consent forms from participants separately, in a secure location, from the data generated and I will undertake this. I will store the data for no more than two years. I have already received ethical approval from Queen Margaret University for this work.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean. Her contact details are given below.

If you have read and understood this information sheet, and you wish to be put forward as a potential participant in this study then please let David McColl or myself know. My details are given below. Thank you for taking the time to read this information.

Contact details of the researcher:

Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.
Address:
Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences. Queen Margaret University, Edinburgh, Queen Margaret University Drive. Musselburgh. East Lothian EH21 6UU.
Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser

Name of adviser: Dr Fiona Maclean
Address:
Senior lecturer and MSc Occupational Therapy Programme Leader.
Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences. Queen Margaret University, Edinburgh, Queen Margaret University Drive. Musselburgh. East Lothian EH21 6UU.
Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Queen Margaret University

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Information Sheet for Potential Participants: Previous Participants in a Pre-Retirement Course.

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:

Occupational Issues in Planning for Retirement

This Study.
This study will investigate how participants have experienced pre-retirement and retirement. It will also explore their views of an evidenced based, occupationally focused pre-retirement booklet. This is an important consideration in older age and retirement, as keeping active and being involved in meaningful activities promotes well-being and health.

Findings.
The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement and will contribute to the development of an improved, evidence based session for Pre-retirement courses.

Ethics.
Queen Margaret University Regulations state that we must store consent forms from participants separately, in a secure location, from the data generated and I will undertake this. I will store the data for no more than two years. I have already received ethical approval from Queen Margaret University for this work.

What you can do.
I am looking for volunteers to participate in the project. I propose to interview nine participants: three providers of pre-retirement courses, three past participants in a pre-retirement course and three participants in a pre-retirement course including an occupationally focused session. Your name was passed onto to me by David McColl, as you are currently a client of his, and I understand you are willing for me to contact you in relation to this project. If you are a past participant in a pre-retirement course, then I would be interested in interviewing you.

What will happen.
If you agree to participate in the study, you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview. The whole procedure should take no longer than one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason.

During the interview I will seek your views and opinions on issues related to retirement planning and the pre-retirement course you attended. The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

Ethics.
Queen Margaret University Regulations state that we must store consent forms from participants separately, in a secure location, from the data generated and I will undertake this. I will store the data for no more than two years. I have already received ethical approval from Queen Margaret University for this work.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean. Her contact details are given below.

If you have read and understood this information sheet, and you wish to be put forward as a potential participant in this study then please let David McColl or myself know. My details are given below. Thank you for taking the time to read this information.

Contact details of the researcher:

Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.
Address: Senior Lecturer and Doctoral Student,
Division of Occupational Therapy and Arts Therapies, School of Health Sciences.
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser

Name of adviser: Dr Fiona Maclean

Address: Senior Lecturer and MSc Occupational Therapy Programme Leader.
Occupational Therapy and Arts Therapies,
School of Health Sciences
Queen Margaret University, Edinburgh
Queen Margaret University Drive
Musselburgh
East Lothian EH21 6UU

Email / Telephone: fmaclean@qmu.ac.uk / 0131 474 0000

Queen Margaret University

EDINBURGH

Occupational issues in Planning for Retirement
Information Sheet for Retirees.

My name is Linda Renton and I am a Senior Lecturer at Queen Margaret University in Edinburgh. I am also undertaking my Professional Doctorate degree and as part of my course, I am undertaking a research project. The title of my project is:

"Occupational issues in planning for retirement"

"Occupational" refers to the occupations or activities we find relevant and meaningful in our daily lives. The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement.

Background.
Over the past few years I have contributed to pre-retirement courses for various organisations. I am now researching this area and have developed a more evidenced based session.

This Study.
This study will investigate how participants have experienced pre-retirement and retirement. It will also explore their views of an evidenced based, occupationally focused pre-retirement booklet. This is an important consideration in older age and retirement, as keeping active and being involved in meaningful activities promotes well-being and health.

Findings.
The findings of the project will be valuable because they will expose the impact, benefits and limitations of considering occupationally focussed issues when planning for retirement and will contribute to the development of improved, evidence based material for Pre-retirement courses.

What You Can Do.
I am looking for volunteers to participate in the project. I propose to interview up to nine participants including providers of pre-retirement courses, past participants in a pre-retirement course and recently retired individuals. I understand that you have recently retired and I would be interested in interviewing you. I have collated and analysed data from the initial interviews and along with the findings from my literature review, I have used the data to design a new, evidenced based booklet on pre-retirement.

What Will Happen?
If you agree to participate in the study, you will be asked to meet with me for an interview at a mutually convenient time and venue. I am not aware of any risks associated with the interview which will take approximately one hour. You will be free to withdraw from the study at any stage and you would not have to give a reason. Before the interview I will send you a draft booklet on planning for retirement.

During the interview I will seek your feedback, views and opinions on both

- Your own experience of retirement,
- Your feedback on the relevance and usefulness of the booklet/information pack.

The interviews will be recorded. All data will be anonymised as much as possible, but you may be identifiable from tape recordings of your voice. I will be the only person who listens to the recordings. Your name will be replaced with a participant number, and it will not be possible for you to be identified in any reporting of the data gathered. The results may be published in a journal or presented at a conference.

Ethics.
I have already received ethical approval from Queen Margaret University for this work. Queen Margaret University Regulations state that we must store consent forms from participants separately, in a secure location, from the data generated and I will undertake this. I will store the data for no more than two years.

If you would like to contact an independent person, who knows about this project but is not involved in it, you are welcome to contact Dr Fiona Maclean, whose contact details are given below.

If you have read and understood this information sheet, any questions you had have been answered, and you would like to be a participant in the study, please now see the consent form below.

Contact details of the researcher:

Name of researcher: Linda Renton MSc, BSc (Hons), Dip COT.
Address:
Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences. Queen Margaret University, Edinburgh, Queen Margaret University Drive. Musselburgh. East Lothian EH21 6UU.
Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Contact details of the independent adviser
Name of adviser: Dr Fiona Maclean
Address:
Senior lecturer and MSc Occupational Therapy Programme Leader.
Senior Lecturer and Doctoral Student, Division of Occupational Therapy and Arts Therapies, School of Health Sciences. Queen Margaret University, Edinburgh, Queen Margaret University Drive. Musselburgh. East Lothian EH21 6UU.
Email / Telephone: lrenton@qmu.ac.uk / 0131 474 0000

Financial Advisors/ Provider s of Pre-retirement Courses Interview.

Interview Providers of Pre-Retirement Courses.

1. I am very keen to gain insight into your understanding of the term retirement, so **Tell me tell me what retirement means to you**?

2. Some research explores occupational issues (i.e. what we do) in retirement that is the practical and purposeful activities that allow us to live independently and have a sense of identity, including work/employment, leisure and self-care.
   How important do you think identifying, planning and engaging in activities or occupation is, for retirement?

3. You have run Pre-Retirement Courses which cover financial planning, legal considerations and health and well-being, keeping active and transition in retirement. *(Course outline available to prompt memory)*
   What do you believe is most beneficial in this course?
   What do you feel might not have been so helpful?
   What suggestions do you have for improving the course?

4. **As part of these courses, do you believe there is a place for more discussion on the significance of the occupations/activities we do in retirement and how we manage our time?** (*occupationally focused session in a pre-retirement course).*
   If yes, why do you think this might be helpful?

5. **Are you aware of any other types of retirement planning or ways of retirement planning** (e.g. additional courses, meetings or advice)?

   Do you have any additional ideas regarding other ways of facilitating retirement planning? (online, longitudinal course, follow up sessions, diaries, guidelines)

   Why might they be helpful, in what ways?

6. I am also interested in what you think people look for in the activities they do in retirement.
   Do you think the activities retired people participate in have any specific characteristics i.e. what features of the activities might be important to them and what might make them meaningful?
   (*meaningful, participation, set of activities, commitment, includes a community)*

7. I am interested in how retired people balance what they do.
   How do you think people manage their time in retirement?
   Occupational balance: (meaningful activities/ balancing them).

8. **What are your views regarding being active in retirement in relation to health and well-being?** *(Health and well-being benefits*)
   Are there benefits?
   Are there challenges?

9. Retirement is a time of change.
   What changes do you think people experience during the transition of retirement? *(The transition into retirement.)*
   Positive Changes
   More challenging changes:

10. **Do you believe that retired people have any difficulty in participating in what they want to do retirement**? (*Occupational deprivation/occupational engagement).*
    What are the challenges of accessing activities?
    What gets in the way of you participating?

Interview Past Participants.

Interview 1. Past Participants in Pre-Retirement Course.

1. Please tell me tell me what retirement means to you?

2. I am interested in (i.e. what we do) in retirement.
   Please share with me your experiences of the activities you are involved in in your retirement? *(Identifying, planning, engaging in occupation/activities in retirement)*

   Did you continue with past activities? Which activities?
   Did you plan new activities? Which new activities?
   How did you select the activities you now participate in?
   How easy is it for you to participate in these activities?
   Are there challenges to participating in them?

3. Also what do you look for in the activities you do.
   Do the activities you participate in have any specific characteristics i.e. what features of the activities are important to you and what makes them meaningful to you?
   (*meaningful, participation, set of activities, commitment, includes a community)*

4. How you balance what you do.
   How do you manage your time in retirement?
   Occupational balance: (meaningful activities/ balancing them).

5. **What are your views regarding being active in retirement in relation to health and well-being?** *(Health and well-being benefits*)
   Are there benefits?
   Are there challenges?

6. Retirement is a time of change.
   What changes have you experienced from the time you knew you were going to retire to now? *(The transition into retirement.)*
   Positive Changes
   More challenging changes:

7. **Please explain to me any difficulties you may have experienced in participating in what you want to do in your retirement**? (*Occupational deprivation/occupational engagement).*
   What are the challenges of accessing activities?
   What gets in the way of you participating?

8. You participated in a Pre-Retirement Course, which covered financial planning, legal considerations and a session on: health and well-being, keeping active and transition in retirement. *(Course outline available to prompt memory) Have my power points available.*
   What did you find beneficial in this course?
   What did you feel was not helpful?
   What suggestions do you have for improving the course?

9. **As part of this course how would you have felt if discussion had taken place regarding the significance of activities we do in retirement and how we manage our time, in more depth?** (*occupationally focused session in a pre-retirement course).*
If yes, why do you think this might have been helpful?

10. **Were you involved in any other type of retirement planning?** (e.g. additional course, meetings or advice)?
What other ways of pre-retirement planning might have been helpful for you? (online, longitudinal course, follow up, diaries, guidelines)
Why would they have been helpful, in what ways?

Interview Retirees.

1. Thank you for looking over the draft booklet I gave you. I am interested in your feedback and comments on this and what you thought of it in relation to your experiences of retiring.

How relevant would it have been to you?
What did you like?
What can be improved?

2. In what ways might this booklet have influenced your planning for retirement?

Not at all. A lot.
Any techniques, themes, topics?

3. In retirement your daily life and activities are important: Do you have any comments on the section in the booklet on "Your activities in retirement" in relation to your experience of

roles,
daily structure,
balancing,
selecting your activities?

In what ways might having this information have influenced your awareness of these type of issues?
Understand more/less.
Understanding relevant to you/not relevant.
Understand in depth/superficial.
Want to understand more/not interested.

4. Moving into retirement is a time of change. How has that change been for you?

What changes have you experienced?
Positive Changes? More challenging changes?
How did that make you feel?

In relation to your experience, do you have any comments on the section on "Transition" in the booklet? e.g.
support,
information,
goals,
expectations.

5. Can you tell me about your experiences of planning for retirement?

Any Pre-Retirement or Retirement Planning Activities at all?
If so what was involved? What were your experiences of it?
?financial planning, ?legal considerations ?health/well-being, ?keeping active ?transition.
What did you find beneficial in this course? What did you feel was not helpful?
What suggestions do you have for improving the course?
Were you involved in any other activities? Additional course, meetings or advice.
Would any other ways of pre-retirement planning have been helpful for you? Online, booklet, leaflet, longitudinal course, follow up, diaries, guidelines.
In what ways would they have been helpful?

13.7 Appendix 7. Findings Participant 2: edited transcript, summary plots, narrative.

Edited Transcript Deleted interview questions, created summaries of individual narratives.	**Summary Plots.** Took quotes from edited transcripts and identified plots.
Well as an ex engineer .... a period between finishing work and meeting him upstairs I suppose (laughs) .... eh yes, I've looked forward to retirement, I worked non-stop for forty odd years um I have been looking forward to the time when i didn't need to do it anymore yeah but saying that, I've Uh it's a totally new phase in your life I suppose, the best way to describe it really. Definitely a different phase, yes for sure, rather than hammering back and forth to XXXXXX (town where he worked) five days a week. It's a different thing What I have to do to fill my time is totally different, who I speak too, who I interact with, all different, so yes very much a different phase Okay? Okay well, I've done a few reminders beforehand (looks at sheets of paper he has prepared). These days my time can be summarised as gardening, I've a big garden to look after. I go to the gym, I've joined the local ramblers, yes since I retired I've walked the West Highland Way, aye I like my walking, a group of us go out every week, um once a month as well I do some voluntary work, it's called a stroke club, people who have had a stroke, it's down in the local church hall, there's physios and people like that come along and er, they come along and pay a fiver a week, every time they come along and they get exercises its a communal thing for them I'm basically a pair of hands to help lug all the equipment and help folk as required and stuff like that. There's a group of us that do that, so I do that, I felt I'd like to give something back you know, um also I'm a grandparent these days so i do grandparent duties once a week, a wee granddaughter comes along on Monday afternoon, stays till Tuesday afternoon with us Her mum works four days a week, she's off on Mondays, brings her through um and my granddaughter stays with us till close of play on Tuesday. Back to mum, she spends the rest of her time, three days in a nursery, so that's her routine. I suppose I do (laughing) parent duties as well, offspring, my son he is 30 so he lives through in Dalgety bay in Fife, they moved from their flat to a house, so that involves a lot of dad's DIY skills, all that kind of stuff I don't think the present generation are as good at the old painting and decorating. Anything electrical of course I'm an ex electrical engineer, I'd rather they didn't dabble on that.	**Retirement: transition.** A period between finishing work and meeting him upstairs. I've looked forward to retirement. A different phase, yes for sure, rather than hammering back and forth to XXXXXX (town where he worked) five days a week. It's a different thing What I have to do to fill my time is totally different, who I speak too, who I interact with, all different, so yes very much a different phase **Occupations**. **Gardening** I've a big garden to look after. Gardening, if the weather's good, you have to do gardening, end of. There's some things I don't shift uh, the only variable is whenever I can hit the garden, on average I need to spend a number of days every month, pretty solid on it to keep it under control, and these have to be good days, I can't deal with pouring rain. **The Gym.** I go to the gym, used to be a member of the gym when I was working but I was paying the fee every month, and ….. it was only the weekend (I could go). It was a waste of money. But nowadays I can go at quiet times and get it done, I typically like to go down to it first thing in the morning I'm more of a morning person anyway, at least I have the rest of the day to get on with things fit, but it can be a bit of a lonely existence, **Ramblers.**

So I sort all that, um but .... pretty much, you know? Ramblers and stroke club are new. The gym, I used to be a member of the gym when I was working but I was paying the fee every month, and by the time I got back .... It was only the weekend, I had other things to do, like all the gardening work (laughing) it was a waste of money. But nowadays I can go at quiet times and get it done, I typically like to go down do it first thing in the morning I'm more of a morning person anyway, at least I have the rest of the day to get on with things and its quiet um I suppose um, your gardening, the gym and all that, is all fine, it keeps me fit, but it can be a bit of a lonely existence, so the ramblers are partly to do with keeping you fit, but also your mixing with whole new group of people, like about thirty of us go out every week. Just pick places all over the place, we meet down in Milnagvie and drive to where ever were going to do our walk, typically an all morning walk, ends up in some pub or something like a bar, have lunch then make our way back. By the time you leave the house about 9am in the morning back about 5pm in the evening, so I feel a bit self righteous about walking six or seven miles. But eh, pretty well everyone on that routine on a Wednesday are retired themselves, they come from a really interesting group of backgrounds, mostly retired professionals, one or two retired engineers like myself, retired Doctors, retired this retired that, occupational therapist you name it, (both laughing), university lecturers. .... walk in a big trail of about forty odd people and every now and then stop and you naturally just .... the pack gets shuffled as you're walking along, so as time goes by you end up knowing most of them, blether with them all, which is good, I enjoy that. Yes it kills two birds with one stone, I love hill walking and stuff like that, plus it makes us happy, I suppose, you know when I was working, my work was pretty much a big part of my life I was very much died in the wool engineer, which was most of my life. My work was my life, the vast majority my friends were my work colleagues and you lose all these when you retire, you know I still have time to go through to XXXXXX (town where worked) every now and then, meet up with one or two of them, you know. I keep in touch, but I always knew a heck of a lot of folk in XXXXXX(town where he worked) having worked for so long there. It's one of the down sides I suppose, you miss them. One thing I would say is people like myself that have worked for a long, long, long time, it worked out well for me and the company six months before my final retirement they allowed me to just change contract so I was on a three day week and eh, that worked really well, rather than work for forty two years and stop. Folk have keeled over (laughing) and	I've joined the local ramblers, yes since I retired I've walked the West Highland Way, aye I like my walking, a group of us go out every week, but also you're mixing with whole new group of people, like about thirty of us go out every week. Just pick places all over the place, we meet down in xxxx and drive to where ever were going to do our walk, typically an all morning walk, ends up in some pub or something like a bar, have lunch then make our way back. By the time you leave the house about 9am in the morning back about 5pm in the evening, so I feel a bit self-righteous about walking six or seven miles. But eh, pretty well everyone are retired themselves; retired professionals, one or two retired engineers like myself, retired Doctors, retired this retired that, occupational therapist you name it, (both laughing), university lecturers. Yes it kills two birds with one stone, I love hill walking and stuff like that, plus it makes us happy, **Voluntary Work.** Once a month as well I do some voluntary work, it's called a stroke club, people who have had a stroke, it's down in the local church hall, there's physio. People come along and pay a fiver a week, every time they come along and they get exercises its a communal thing for them I'm basically a pair of hands to help lug all the equipment and help folk as required and stuff like that. There is a group of us that do that, so I do that, I felt I'd like to give something back you know, **Computer.** I've got a good computer system next door set up. I do a fair bit of work on that, you know, I spent all of my life designing things

died months after that, sort of thing. So it allowed you to, um, it's a good mixture of Tuesdays, Wednesdays and Thursdays I worked, so I had four days off, it give me time, blend the two together, I did that initially.
It worked for me
As it happens, you're probably aware a monster big project at XXXXXXX (company he worked for) that got completed a year or two ago. Four months after it I initially retired. I think my ex- boss must've caught me at a week moment. I had been doing the garden for four days; do you fancy going back and doing some more engineering. So I went back as a contractor. I was on a three day week and that lasted eight months. I thoroughly enjoyed that but the second time around I said I'm not going a third time (laughing) they'll be speaking about me (laughing again). But eh I really did like that and I loved the three day week arrangement
A mixture of doing what you have to do and your home life and keeping the old grey matter ticking over and um meeting and interacting with your colleagues and all that, that worked well for me anyway.

Ideally yes, but you have to look for it. You know most of what I do these days is probably trying to keep me physically fit, I do like to grey matter kicking over as best as I can. I've got a good computer system next door set up. I do a fair bit of work on that, you know, I spent all of my life designing things and creating things. I never tire of that you know. I don't miss the mundane stuff, that they get, every job comes with that as well, but the creative side,
But eh, you know anything I do is like a little mini project. I've been decorating the whole of downstairs here. You have four or five different types of tradesman all to be organised, so it's a mini project and that's what I've done for a living it's easy peasy for me, but I still get a wee kick out of
Somebody had done this first, then somebody else has to something else, and you arrange them and you pretty much do what I did, but in a much bigger scale involving millions of pounds rather that bits of pounds (laughing).
But a project is a project is a project is a project. The only thing that changes is the timescale and the value of it.
Um; Gardening, if the weather's good, you have to do gardening, end of. If I lose control of all that that grass out there I'm in trouble (laughing), so it needs to get cut when the weather allows me to do it, other things are fixed time anyway, like the voluntary work and grandparent stuff, so that's kind of penciled in.
There's some things I don't shift uh, the only variable is whenever I can hit the garden, on average I need to spend a number of days every month, pretty solid on it to keep it under control, and these have to be good days, I can't deal with pouring rain.
Aye it's kind of evolved I suppose, but um

and creating things. I never tire of that you know. I don't miss the mundane stuff, that they get, every job comes with that as well, but the creative side,

Mini Projects
anything I do is like a little mini project. I've been decorating the whole of downstairs here. You have four or five different types of tradesman all to be organised, so it's a mini project and that's what I've done for a living it's easy peasy for me, but I still get a wee kick out of it. You pretty much do what I did, but in a much bigger scale involving millions of pounds rather that bits of pounds (laughing).
But a project is a project is a project is a project. The only thing that changes is the timescale and the value of it.

Family.
Grandparent.
I am also I'm a grandparent these days, so I do grandparent duties once a week, a wee granddaughter comes along on Monday afternoon, stays till Tuesday afternoon with us

Parent.
parent duties as well, offspring, my son he is 30 so he lives through in Dalgety bay in Fife, they moved from their flat to a house, so that involves a lot of dad's DIY skills, all that kind of stuff

My work was my life.
I suppose, you know when I was working, my work was pretty much a big part of my life I was very much died in the wool engineer, which was most of my life. My work was my life, the vast majority my friends were my work colleagues and you lose all these when you retire, you know

No it evolved, yeah I didn't plan at it, no. Yes I would say so, the biggest challenge could be boredom, particularly in winter, a lot of the things I've mentioned are great for summer. but you know the days are short the days are dark, it's wet outside and you can't go walking, can't do this can't do the next thing, so you know you really have to find something interesting to do, like myself I've always been on the go with things, ... Yes in fact a few people that I spoke to, er, a number of people have (been) taken back after retirement, a couple of years ago for this mega project in XXXXXX (company he worked at). A lot of them on three day weeks as well, but we kind of agreed that if your gonna retire, the best time is Spring time. Don't retire, if you've any say in the matter, like just before winter sets in because your gonna end up twiddling your thumbs (laughing) looking out at the dark, miserable weather and things. At least if you've got a full summer ahead of you, it gives you a bit of time to get the new phase of your life under way. Six months or so could help you no end in deciding what you like doing. Yes it's a major change in your life, you can't just do it overnight I think what typically happens, especially to engineers and probably more other professions, when you've been looking forward to retirement there's always a pile of things around the house needing doing, the projects you've never been able to get round to And the first six months you get torn into them, then you finish and you think what the hell do I do now? I think it's not uncommon to have, six months worth of blitzing ... of doing house projects but you've got to look beyond that. I think it's worth mentioning to people who are about to retire, like um what I would say to anybody that's about to retire, I suppose the key points would be, taper off if you can, if you get the opportunity to have a three day week, um, be prepared for .... wonder what the heck you're going to do after you've blitzed all the outstanding home stuff and eh, try and retire in spring time (laughing) Well you miss the status because you know, I was defined by my job, I was a senior engineer from quite a young age, top dog in a lot of projects,. You chaired meetings, you did that, you did the next thing, you were in the thick of it and all of a sudden ..... an old codger that tends his garden, you know, I suppose that needs to be addressed I dunno, um you just get used to it I suppose. Um, it's something you have to, like I say, uh it doesn't happen overnight, but that's part of the reason the likes of me would miss my work. You miss being, being someone. Yes very much so. Yes I can't say that I have, either for myself or for other people. Um. Most of the things I do now a days that I	I still have time to go through to XXXXXX (town where worked) every now and then, meet up with one or two of them, you know. I keep in touch, but I always knew a heck of a lot of folk in XXXXXX(town where he worked) having worked for so long there. It's one of the down sides I suppose, you miss them. **Tapered Working.** Six months before my final retirement they allowed me to just change contract so I was on a three day week and eh, that worked really well, rather than work for forty two years and stop. Folk have keeled over (laughing) and died months after that, sort of thing. So it allowed you to, um, it's a good mixture …. I had four days off, it gave me time, blend the two together, I did that initially. It worked for me. I suppose the key points would be, taper off if you can, if you get the opportunity to have a three day week, um, be prepared for .... wonder what the heck you're going to do after you've blitzed all the outstanding home stuff and eh, try and retire in spring time (laughing) **Going back to work .** I went back as a contractor. I was on a three day week and that lasted eight months. I thoroughly enjoyed that but the second time around I said I'm not going a third time (laughing) they'll be speaking about me (laughing again). But eh I really did a mixture of doing what you have to do and your home life and keeping the old grey matter ticking over and um meeting and interacting with your colleagues and all that, that worked well for me anyway.

did them as something I'd like to do and I just ... and I haven't really encountered any obstacles in getting there. Well I'm quite fortunate cos I have a good pension and I can afford to do things, but I can see that as being an issue if you, you know, cos um .... I can live on a fraction of the money I used to earn, cos I don't have the same outgoings that I used to. The kids are away, the mortgage is paid off, I don't burn up tons of petrol going back and forth to xxxxx (Place of work) etc, etc, etc. However it still costs a reasonable amount of money a month to live in this house. By the time you pay all that's ... it's expenses and food and all the rest of it. Erm, I've always maintained that it's whatever you have got left when you have paid your standing orders, is what defines your standard of living. Mr. A earns ..... if you need a hundred pound a month to live on; Mr. A. earns 105 pounds and Mr. B. earns 110 pounds. I would say Mr. B. is twice as well off as Mr. B. You know, so you need to have a little bit of playing money, over and above your commitments. Yes .. so .... us and XXXX(another similar company) employees and that, we were all very fortunate, very good pension and uh, XXXXX (participant's company) matched it up until two or three years before I retired. Urm, so I don't suppose people coming along after my generation have the same, I know they won't, It won't be quite a cozy as that. Having said that you do need to have money to pursue your ... even things like going walking. Like I'll be driving thro' to Stirling or wherever the heck the walk is, and I need to run the car, and whatever the rest of it, and you need to have your lunch. You know. All the walking gear is very expensive, if you are doing it properly. Yes. This is one of XXXX 's (name of Financial Advisor/ Coure Provider) courses. Yes I thought they were very good because, uh, at the time, erm, the new XXXX (Company) Pension system was kicking in erm, and previous to that you basically just worked up to retirement and you got your pension and that was sort of it. Whereas the present one defined/benefited ... I can't remember, you have, you can do a lot more things with your pension that just accepting it. So financial planning and all that is important and eh, the stuff that XXXX (Financial Advisor/Provider) did, that was important because you were going to end up getting a lump sum, all this and the next thing, you need to think things thro. Also they had to spend a fair bit of time explaining the differences between the traditional pension and the one we were just entering into. I just got the tail end, the last two or three years of the "current" pension. It was a traditional pension I had up to then, but you know people now and in the future; they are gonnae	**Structure and Routine,** Gardening, if the weather's good, you have to do gardening, end of. If I lose control of all that that grass out there I'm in trouble (laughing), so it needs to get cut when the weather allows me to do it, other things are fixed time anyway, like the voluntary work and grandparent stuff, so that's kind of penciled in. **Boredom**. the biggest challenge could be boredom, particularly in winter, days are short the days are dark, it's wet outside and you can't go walking, can't do this can't do the next thing, so you know you really have to find something interesting to do, like myself I've always been on the go with things. **Retire in the Spring**. the best time is Spring time. Don't retire, if you've any say in the matter, like just before winter sets in because your gonna end up twiddling your thumbs (laughing) looking out at the dark, miserable weather and things. At least if you've got a full summer ahead of you, it gives you a bit of time to get the new phase of your life under way. Six months or so could help you no end in deciding what you like doing. **Major Change.** Yes it's a major change in your life, you can't just do it overnight **Blitz the house for 6 months.** there's always a pile of things around the house needing doing, the projects you've never been able to get round to And the first six months you get torn into them, then you finish and you think what the hell do I do now? I think it's not uncommon

have the new style of pension and they have a lot of options as to what they do with it. You can, er, blow the whole lot and buy a sports car, or you can go safe and get it over a long period of time. So there were lectures that XXXX (Financial Adviser/Provider of course) produced about financial planning. Like a big lump sum which is fine, but if you just put it in the bank you get a quarter of zero percent interest and inflation is still ticking away at two or three percent, so basically it is just dwindling. So you have to do something with it and that involves a bit of risk. All that kind of stuff was explained to us and explained very well you know like the different levels of risk versus the different levels of reward and all that kind of stuff. So that was very useful Also there was things like Power of Attorney and that. Yeah, like yes, that's good advice that. Because my wife's mother having dementia over the past ten years to the point that she has zero memory at all, but fortunately she got Power of Attorney while she was compus ... so I can see and I knew all that. She's in a home in XXXXXX now, but you know over the past ten years there was you know, it was a good thing to do and eh, My wife will just arrange the same arrangement in case I start to lose the plot or she does. You know it's Actually I had most of these slides, I had them on my computer I had a leaf thro.... Urm. No its just for retirement, but stuff like this which was available as slides, I just put it on a memory stuck before I retired. Um. Generally I thought XXXXX (his company) did us proud. Other companies wouldn't go to that length. I suppose there was more of it for me, my generation, because the type of pension was changing so they had to explain the ins and outs, the new one and the old one, so there was quite a lot to take on board. So yours and XXXXX's (Financial Advisor) part of a long string of pre retirement things. There may be less of that now, I don't know, but erm...? I thought it was quite comprehensive. Erm. All of these courses (topics) were good and enjoyable, which is always good you know. Like a lot depends on who turns up for the class on the day, so you can get a bit of banter going. Of course there is no control over that obviously. No I can't honestly say that any one of them was a waste of time or anything like that . Quite the opposite I found them extremely helpful. Erm, yes I think so. Erm, like the way my mind has worked over the years is that I don't like seeing a huge big report. I'm more into the Executive Summary, so it's like you know yourself, like the bullet points ... cos that's what's going to stick. Yes by all means ... I used to do presentations and well a bit like the army: tell them, then tell them, then tell them again.	to have, six months worth of blitzing ... of doing house projects but you've got to look beyond that. **Loss: status and social.** I miss the status because you know, I was defined by my job, I was a senior engineer from quite a young age, top dog in a lot of projects. You chaired meetings, you did that, you did the next thing, you were in the thick of it and all of a sudden ..... an old codger that tends his garden. The vast majority my friends were my work colleagues and you lose all these when you retire, you know I still have time to go through to XXXXXX (town where worked) every now and then, meet up with one or two of them, you know. I keep in touch but it's one of the down sides I suppose, you miss them. **Finances: its what you have left that defines your standard of living.** I'm quite fortunate cos I have a good pension and I can afford to do things, but I can see that as being an issue .... I can live on a fraction of the money I used to earn, cos I don't have the same outgoings that I used to. The kids are away, the mortgage is paid off, I don't burn up tons of petrol going back and forth to xxxxx (Place of work). However it still costs a reasonable amount of money a month to live in this house. By the time you pay all that's ... it's expenses and food and all the rest of it. Erm, I've always maintained that it's whatever you have got left when you have paid your standing orders, is what defines your standard of living.

There's two peaks: at the beginning of the lecture and at the end, the two bits have got to stick in the brain. You know, like yeah, by all means all the rest of the stuff ..... but it is all useful to come back to later if you want to. But yeah, Don't forget the bullet point because yours was part of a lot of lectures, and with the best will in the world we're not going to remember it all; your lecture, your baby, but to the likes of me it's one of ten (talks) so hence get the bullet points right That's hard to say. I suppose everyone's different: what might work for me might not work for somebody else. Um, I don't know....uhm, all I would say is keep the amount and the quality of whatever you are going to give them get it right, cos you know, some people did gripe about... oh not another retirement ..... You can over do it. It comes back to the bullet point things. There are a number of things put to you which you need to get into folk's skulls but er don't let them forget that .. or give them too much stuff. It can be the same complaint about safety. In XXXXXX (company he worked for) safely is a big, big thing, which it should be and fine. But if you have got reams and reams and reams of safety trivia it masks the real stuff. Like I have experienced that myself, like old died in the wool engineers have the same opinion .... you are too busy filling in the risk assessment to see the brick falling on your head! You know. So what I would say is too much what I would call unimportant........ I'd rather spend the time on the big points. Yes at the time I returned the pc I had and I have gone from having a nice big IT department looking after my every needs to every time the flaming thing acted up I was on my own You know stuff like that, so you know I bought a new pc and a support package. You know what it is like, when it does things and you ask why is it doing that. In days gone by you just pick up the phone and the IT man helps. The things you took for granted are no longer there. You know a brand new pc like I have got ..... you still have the thing playing silly beggars. I dunno who to turn to, to ask to sort it. usually my son or teenager: Urm. What's the flavor of what they are doing at the moment. How many lectures and things are being given? Of course yes. Yes he makes that clear at the beginning. What he's saying in the lectures is not specific to the company. It's only specific if you decided to go with him, you know. I have done. Which is ...... I took the view that if it is in there in the lectures. .... In this day and age there are an awful lot of sharks there who would relieve you of your pension, whereas, in being cautious I made sure it was somebody that's been .... whose credentials had been verified. XXXX (the company) are not going to let some wide boys lose on their ex employees. So I can feel safe to put my money	You do need to have money to pursue your ... even things like going walking. Like I'll be driving thro' to Stirling or wherever the heck the walk is, and I need to run the car, and whatever the rest of it, and you need to have your lunch. You know. **Pre-retirement course/finances.** You can do a lot more things with your pension that just accepting it. So financial planning and all that is important and eh, the stuff that XXXX (Financial Advisor/Provider) did, that was important because you were going to end up getting a lump sum, all this and the next thing, you need to think things thro. I thought it (pre-retirement course) was quite comprehensive. Erm. All of these courses (topics) were good and enjoyable. Like a lot depends on who turns up for the class on the day. Use like the bullet points ... cos that's what's going to stick. I used to do presentations and well a bit like the army: tell them, then tell them, then tell them again. Keep the amount (small) and the quality of whatever you are going to give them get it right, cos you know, some people did gripe about... You can over do it. It comes back to the bullet point things. **Staying Focused** If you are too busy filling in the risk assessment you won't see the brick falling on your head! You know. I'd rather spend the time on the big points. **Legal Affairs.** Also there was things like Power of Attorney and that. Yeah, like yes, that's good advice that. **Caring:** Because my wife's

somewhere that XXXX (the financial adviser) is managing. His company is not just going to evaporate overnight. (Laughs). But no, you know. I don't know if it has helped?-+	mother having dementia over the past ten years to the point that she has zero memory at all, but fortunately she got Power of Attorney

Coherent Story of plots and assigned narrative tones, genres, imagery and themes.

Plot: Retirement: transition/change.
A period between finishing work and meeting him upstairs. I've looked forward to retirement. A different phase, yes for sure, rather than hammering back and forth to XXXXXX (town where he worked) five days a week. It's a different thing. What I have to do to fill my time is totally different, who I speak too, who I interact with, all different, so yes very much a different phase.Yes it's a major change in your life, you can't just do it overnight

How and When to Retire: Tapered Working.
Six months before my final retirement they allowed me to just change contract, so I was on a three day week and eh, that worked really well, rather than work for forty two years and stop. Folk have keeled over (laughing) and died months after that, sort of thing. So, it allowed you to, um, it's a good mixture …. I had four days off, it gave me time, blend the two together, I did that initially. It worked for me. I suppose the key points would be, taper off if you can, if you get the opportunity to have a three day week, um, be prepared for .... eh, try and retire in spring time (laughing)

Retire in the Spring.
the best time is Spring time. Don't retire, if you've any say in the matter, like just before winter sets in because your gonna end up twiddling your thumbs (laughing) looking out at the dark, miserable weather and things. At least if you've got a full summer ahead of you, it gives you a bit of time to get the new phase of your life under way. Six months or so could help you no end in deciding what you like doing.

Plot: Transition to retirement: how and when.
Narrative tone: Pensive, fearful, humorous.
Assigned Genre: Advice giving,
Imagery: in the garden in springtime.
Themes: a period between finishing work and meeting him upstairs, people have keeled over, retire in the Spring.

Plot: Occupations; what I do in retirement.
Blitz the house for 6 months.
there's always a pile of things around the house needing doing, the projects you've never been able to get round to And the first six months you get torn into them, then you finish and you think what the hell do I do now? I think it's not uncommon to have, six months' worth of blitzing ... of doing house projects but you've got to look beyond that. wonder what the heck you're going to do after you've blitzed all the outstanding home stuff.

Gardening
I've a big garden to look after. Gardening, if the weather's good, you have to do gardening, end of. There's some things I don't shift uh, the only variable is whenever I can hit the garden, on average I need to spend a number of days every month, pretty solid on it to keep it under control, and these have to be good days, I can't deal with pouring rain.

The Gym.
I go to the gym, used to be a member of the gym when I was working but I was paying the fee every month, and ….. it was only the weekend (I could go). It was a waste of money. But nowadays I can go at quiet times and get it done, I typically like to go down to it first thing in the morning I'm more of a morning person anyway, at least I have the rest of the day to get on with things fit, but it can be a bit of a lonely existence,

Ramblers.
I've joined the local ramblers, yes since I retired I've walked the West Highland Way, aye I like my walking, a group of us go out every week, but also you're mixing with whole new group of people, like about thirty of us go out every week. Just pick places all over the place, we meet down in xxxx and drive to where ever were going to do our walk, typically an all morning walk, ends up in some pub or something like a bar, have lunch then make our way back. By the time you leave the house about 9am in the morning back about 5pm in the evening, so I feel a bit self-righteous about walking six or seven miles. But eh, pretty well everyone are retired themselves; retired professionals, one or two retired engineers like myself, retired Doctors, retired this retired that, occupational therapist you name it, (both laughing), university lecturers. Yes it kills two birds with one stone, I love hill walking and stuff like that, plus it makes us happy,

Voluntary Work.
Once a month as well I do some voluntary work, it's called a stroke club, people who have had a stroke, it's down in the local church hall, there's physio. People come along and pay a fiver a week, every time they come along and they get exercises its a communal thing for them I'm basically a pair of hands to help lug all the equipment and help folk as required and stuff like that. There is a group of us that do that, so I do that, I felt I'd like to give something back you know,

Computer.
I've got a good computer system next door set up. I do a fair bit of work on that, you know, I spent all of my life designing things and creating things. I never tire of that you know. I don't miss the mundane stuff, that they get, every job comes with that as well, but the creative side,

Plot: Occupations: what I do in retirement.
Narrative tone: Engaged, excited,
Assigned Genre: Sharing Meaningful occupations.
Imagery: participating in daily occupations and leisure.
Themes: retirement occupations; gardening, gym, ramplers, voluntary work, computer work and home projects.

Occupations: how I do things in retirement: Structure and Routine,
Gardening, if the weather's good, you have to do gardening, end of. If I lose control of all that that grass out there I'm in trouble (laughing), so it needs to get cut when the weather allows me to do it, other things are fixed time anyway, like the voluntary work and grandparent stuff, so that's kind of penciled in.

What I knew before: Mini Projects
anything I do is like a little mini project. I've been decorating the whole of downstairs here. You have four or five different types of tradesman all to be organised, so it's a mini project and that's what I've done for a living it's easy peasy for me, but I still get a wee kick out of it. You pretty much do what I did, but in a much bigger scale involving millions of pounds rather that bits of pounds (laughing). But a project is a project is a project is a project. The only thing that changes is the timescale and the value of it.

Plot: Occupations: how I do things in retirement.
Narrative tone: resigned, engaged, organised,
Assigned Genre: Advice giving, sensible transfer of work skills.
Imagery: hard hat on, organizing and following structure.
Themes: structure and routine in retirement, using what I knew before.

Family.
Grandparent.
I am also I'm a grandparent these days, so I do grandparent duties once a week, a wee granddaughter comes along on Monday afternoon, stays till Tuesday afternoon with us

Parent.
parent duties as well, offspring, my son he is 30 so he lives through in xxxxxx, they moved from their flat to a house, so that involves a lot of dad's DIY skills, all that kind of stuff.

Plot: Family: parenting and grandparenting.
Narrative tone: caring,
Assigned Genre: Family Life
Imagery: Loving grandad, supportive dad.
Themes: Grandparenting and parenting in retirement.

Going back to work.
I went back as a contractor. I was on a three day week and that lasted eight months. I thoroughly enjoyed that but the second time around I said I'm not going a third time (laughing) they'll be speaking about me (laughing again). But eh I really did a mixture of doing what you have to do and your home life and keeping the old grey matter ticking over and um meeting and interacting with your colleagues and all that, that worked well for me anyway.

Plot: Going Back to Work after retiring.
Narrative tone: humorous, not ready to retire.
Assigned Genre: Feel good.
Imagery: Enjoying being at work.
Themes: mixture of home life and working (meeting colleagues and keeping grey matter working).

Boredom.
The biggest challenge could be boredom, particularly in winter, days are short the days are dark, it's wet outside and you can't go walking, can't do this can't do the next thing, so you know you really have to find something interesting to do, like myself I've always been on the go with things.

Plot: Boredom.
Narrative tone: fearful or being bored.
Assigned Genre: Advice giving; avoid boredom.
Imagery: always busy.
Themes: beware of winter, keep on the go.

Loss: status and social.
I miss the status because you know, I was defined by my job, I was a senior engineer from quite a young age, top dog in a lot of projects. You chaired meetings, you did that, you did the next thing, you were in the thick of it and all of a sudden ..... an old codger that tends his garden.

The vast majority my friends were my work colleagues and you lose all these when you retire, you know I still have time to go through to XXXXXX (town where worked) every now and then, meet up with one or two of them, you know. I keep in touch but it's one of the down sides I suppose, you miss them.

Plot: Loss: status and social.
Narrative tone: loss
Assigned Genre: serious message: loss
Imagery: chairing meetings to tending the garden.
Themes: top dog to old codger,

Finances: it's what you have left that defines your standard of living.
I'm quite fortunate cos I have a good pension and I can afford to do things, but I can see that as being an issue .... I can live on a fraction of the money I used to earn, cos I don't have the same outgoings that I used to. The kids are away, the mortgage is paid off, I don't burn up tons of petrol going back and forth to xxxxx (Place of work). However it still costs a reasonable amount of money a month to live in this house. By the time you pay all that's ... it's expenses and food and all the rest of it. Erm, I've always maintained that it's whatever you have got left when you have paid your standing orders, is what defines your standard of living.

You do need to have money to pursue your ... even things like going walking. Like I'll be driving thro' to Stirling or wherever the heck the walk is, and I need to run the car, and whatever the rest of it, and you need to have your lunch. You know.

Plot: Finances.
Narrative tone: feel fortunate.
Assigned Genre: factual, sensible.
Imagery: planning out finances.
Themes: be careful with your money.

Pre-retirement course/finances.
Pension
So financial planning and all that is important and eh, the stuff that XXXX (Financial Advisor/Provider) did, that was important because you were going to end up getting a lump sum, all this and the next thing, you need to think things thro. You can do a lot more things with your pension that just accepting it.

Legal Affairs.
Also, there was things like Power of Attorney and that. Yeah, like yes, that's good advice that.
Caring: Because my wife's mother having dementia over the past ten years to the point that she has zero memory at all, but fortunately she got Power of Attorney

Techniques in running courses.
I thought it (pre-retirement course) was quite comprehensive. Erm. All of these courses (topics) were good and enjoyable. Like a lot depends on who turns up for the class on the day. Use like the bullet points ... cos that's what's going to stick. I used to do presentations and well a bit like the army: tell them, then tell them, then tell them again. Keep the amount (small) and

the quality of whatever you are going to give them get it right, cos you know, some people did gripe about... You can over do it. It comes back to the bullet point things.

If you are too busy filling in the risk assessment you won't see the brick falling on your head! You know. I'd rather spend the time on the big points.

Plot: Pre-retirement Courses
Narrative tone: tell the, tell them and tell them again.
Assigned Genre: Directed advice.
Imagery: Giving didactic presentations.
Themes: financial planning, pension options, tell folk, use bullet points, stay focused and ensure good quality.

S**ummary of Narrative; showing plots, narrative tone, genre, imagery and themes.**

Past Course Participant 2.				
Plots	**Narrative tone**	**Genre**	**Imagery**	**Themes.**
Transition to retirement: how and when.	Pensive, fearful, humorous.	Advice giving,	**I**n the garden in springtime.	A period between finishing work and meeting him upstairs, people have keeled over, retire in the Spring
Occupations: what I do in retirement.	Engaged, excited,	Sharing Meaningful occupations.	Participating in daily occupations and leisure.	Retirement occupations; gardening, gym, ramblers, voluntary work, computer work and home projects
Occupations: how I do things in retirement.	Resigned, engaged, organised,	Advice giving, sensible transfer of work skills.	Hard hat on, organizing and following structure.	Structure and routine in retirement, using what I knew before.
Family: parenting and grandparenting	Caring,	Family Life	Loving grandad, supportive dad.	Grandparenting and parenting in retirement.
Going Back to Work after retiring.	Humorous, not ready to retire.	Feel good.	Enjoying being at work.	Mixture of home life and working (meeting colleagues and keeping grey matter working).
Boredom.	Fearful or being bored.	Advice giving; avoid boredom.	Always busy.	Beware of winter, keep on the go.
Loss: status and social.	Loss	Serious message: loss	Chairing meetings to tending the garden.	Top dog to old codger.
Finances.	Feel fortunate.	Factual, sensible.	Planning oufinances.	Be careful with your money.
Pre-retirement Courses	Tell the, tell them and tell them again.	Directed advice.	Giving didactic presentations.	Financial planning, pension options, tell folk, use bullet points, stay focused and ensure good quality.

13.8 Appendix 8. Collated Findings of Plots.

Plots	Provider 1	Provider 2	Past Course Participant 1	Past Course Participant 2	Retiree 1	Retiree 2	Retiree 3.
Retirement brings freedom	Sense of Freedom	Freedom at a cost.				Freedom to do more.	
Planing my retirement	You have to plan	Is everything Sorted?	Planning Retirement	Finances & pension	Work did not offer retirement planning.	No time off work to plan. Legal planning.	I didn't plan it out I just decided it,
Pre-retirement courses		Pre-retirement courses.	Pre-retirement Courses.	Pre-retirement Courses.		No pre-retirement courses offered	
What I do in Retirement	Participates in a variety of activities	The job list slows down.	Daily occupations	What I do in retirement.	All the activities I do in retirement	"as long as I am fit and able…will carry on doing it". Projects in the house	Participates in a variety of activities
How I do what I do in retirement			Routine	Structure and routine	How I structure my time.	Everything is on my phone, busy weekly activities, no time to tidy.	Structured: blue & pink lists & caring responsibilities dictate our routine
Do more of what I already do.		Do more of what you already do.	What I used to do.		Doing what I did before and		Doing what I did before and
Staying healthy.			Health and wellbeing information useful.		Selfish to want to be healthy and spend more time with my family? I like to keep mentally stimulated.	I have changed my habits.	Health in retirement, more active
Transition to retirement: how and when.			Transition to retirement: how and when.	Transition to retirement: how and when.	I am used to change; change doesn't concern me.	Work roles enforced change, retirement roles all leisure.	I had the choice when to stop.
Way of transiting to retirement: back to work"	Some go back to work	Back to work.	Bored back to work,	Going Back to Work after retiring.	Deciding when it is time to go. The kernel was planted. Way of transiting to retirement: back to work"	Some go back to work.	In and out of retirement for last 5 years of working.

Way of transiting to retirement: "tapering off"				Tapered off	Tapered off, it brought you into retirement.	Tapering Off/phasing "Monday and Tuesdays off; lovely"	Tapering off is a good idea.
Loss	Am not who I used to be: impairment, Loss (physical fitness),	Loss of status, social contacts, power, authority, respect		Loss: status and social.	Am I a valued member of the community? Information about work goes with the retiree. Bereavement: It's gonna keep happening It's an inevitability of life.	Loss: I miss the banter at work	Loss of control through redundancy
Social Contacts		Loneliness	Go out with my ex-shift.		Kept my social contacts and stayed local; we put the world to rights.		
Family relationships	Marital relationship: potential issues	Marital relationship	Family relationship, supporting	Family: parenting and grandparenting	Spend more time with my family?	Increased expectations from family, time with father, fun family weekends, daughter's wedding.	You become a child and parent and it reverses as you get older
Finances	Financial Planning,	Debt.	Planning: Finances, pension,	Finances, be careful with your money	Cut your cloth ….	Financial advice in retirement. I didn't have the financial issues	Reasonably well off.
Life Breezes By			**Life Breezes By. Pension, no work.**	**Enjoy life for now,**	**Enjoy retirement.**		